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AS I REMEMBER THEM

Indexed
L.L. 1952

DEC 5 1951

AS I REMEMBER THEM

John Hughes Reynolds

and

Mary Turnley Reynolds

Their Family and Their Times

by
A Daughter

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1949

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EDWARDS BROTHERS, INC.

ANN ARBOR, MICHIGAN

1949

To
Their
Descendants

FOREWORD

Time is a great eraser. It removes from the pages of the Book of Life, a little at a time, the stories that are written thereon, until eventually nothing is left. As I grow older I see the past steadily receding and becoming dimmer. Very different from today were the times of my youth and the days of my father and mother. Consequently I became possessed with a compulsory urge to write about the lives of my parents and the social conditions of their time, before it was too late. The family history will be interesting to their descendants and the friends and relatives who knew them or had heard about them. From the incidents of their lives, the society of their era emerges, and makes a description valuable on its own account.

In the preface to "Happy Days," the story of H. L. Mencken's youth with cut-backs to the lives of his parents, the author says "These memoirs are excessively subjective and the record of an event is no doubt often bedizened and adulterated by my response to it. I have made a reasonably honest effort to stick to the cardinal facts, however disgraceful to the quick and the dead, but no one is better aware than I am of the fallibility of human recollection."

While these sentiments are somewhat my own as I hand on this account of the life and times of my family, I believe that I have followed the "cardinal facts" more surely than I have "bedizzened and adulterated" the record. For I was fortunate in having before me my father's childhood diary as well as the journal of his adult years. My mother and sister also kept scrap-books. Indeed, I doubt if I should have undertaken the task without such excellent records.

As I have gone about telling the story, I have again been reminded of Mencken's preface in which he unashamedly states that he was "the larva of the comfortable and complacent bourgeoisie," brave words today when writers extoll the proletariat and the common man. One feels apologetic for not having had a father born in a log cabin. That my father and his father were bankers was determined by "fate" and will not, I hope, prejudice the reader.

Fate again decreed that my parents should live in a small Southern city, not on Tobacco Road nor on the broad acres of a Mississippi plantation. The family associates were not sharecroppers nor were they creoles. It may be well to have the Deep South, before and after the War-Between-the-States, represented by the more typical families than by the feeble-minded or even the great sugar lords. The people of my father's town tried to live upright lives, to preserve in their homes the elements of a cultured life. They wanted to send their children to college and perhaps later to have them make a tour of Europe. While in our town there may have been an occasional murder, a misalliance, or sometimes a horrible scandal, such was not its tone. The tempo was that of the horse-and-buggy days, and I seldom if ever heard of a nervous break-down. The term is much more common in the big cities of the twentieth century. Yet life was interesting. There was the usual balance of pleasure, humor and sorrow. The pictures in these pages are not bizarre nor dramatic, but they are typical of a kind of life in the far South that has too little attracted the attention of those who have written about it.

As I look back over the lives of my Father and Mother and the community in which they lived, I am impressed most of all with the wholesomeness of their activities and of the social values to which they responded. There was a very good balance to their activities. Work, play, worship, love, travel, friendship, and group activities were mixed in very good proportions. There have been other families of greater achievement and more distinction, and families with more adventure or picturesque experiences. But too often they have been distorted by too much ambition, or single-mindedness at the price of other virtues, or they have been driven by inner compulsions which were expressions of fundamental maladjustments. My parents' was the good life, it seems to me, and not so easily attained in modern cities or by those who have paid the price for great fame.

The times of my parents are gone forever; and it is something of a shock to realize that I am one of the few living persons who could tell their story, and that unless it is caught in a net of written words, soon the winds of time will have swept it away.

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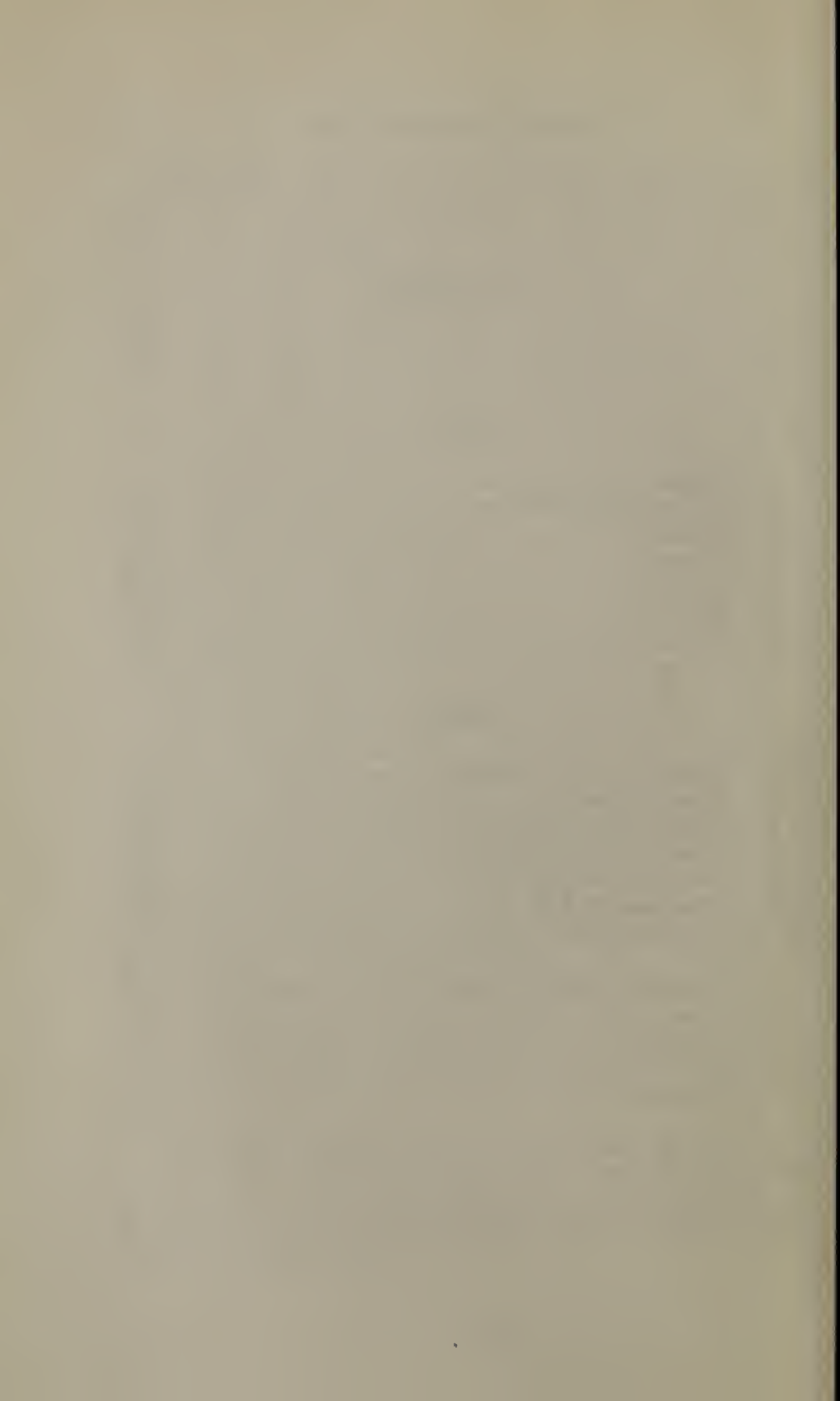
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PART I

I

YOUTH

John Hughes Reynolds was the only son of William Barton Reynolds and Catherine Hughes Reynolds. He was born August 16, 1846 at Benton, near Cleveland, Tennessee. In 1873 he was married to Mary Ann Turnley, the daughter of Judge Matthew J. Turnley, of Jacksonville, Alabama. His death occurred in 1924 at Rome, Georgia.

John's father, William Barton Reynolds, a successful merchant in Benton and Cleveland, Tennessee, later became president of The Cleveland National Bank. By the time he was seven both his father and mother had died, and his success in his chosen field was therefore due to himself, alone. In the early 1700s a William Reynolds lived in tide-water, Virginia, and his grandson, Isham Reynolds, a soldier of the American Revolution, came to Tennessee at the close of the war. Isham's grandson was William Barton Reynolds, whose father William had married Hannah Barton of the well-known Barton family that came to Virginia and Tennessee from Massachusetts in 1750.

The year 1846, in which John Hughes Reynolds was born, was about fifteen years before the devastating War Between the States. John thus had to make his struggle for success during the dark days of reconstruction. The war destroyed utterly the economic system of the agricultural South, which, when cotton was king, was generally the dominating force in the nation's government. He also had to struggle during the long period of falling prices which ended in 1896; and the times for making money were much harder for John than for his father, William Barton Reynolds. At the time John was born the War of 1812 with England was only three decades in the past. There were no railroads in much of the land, although the first railroad had been built fifteen years prior to his birth. Country roads were bad for four-wheeled vehicles, and journeys were generally made on horseback. Rivers were the great arteries of trade.

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There were few public schools, and only two thirds of the population could read and write. Matches were just coming into use to replace flint and iron as a method of making fire. Much cooking still was done in the open fire place. Weaving and spinning were still to a large extent done in the home. While gas lighting was used in the largest cities, candles and oil were the customary lighting in the towns and in the country. In 1844 Morse had invented the telegraph and had sent his famous message--"What hath God wrought"--and Daguerre had perfected his method for the permanent recording of pictures by light. By 1850 the Daguerreotype was well known but not in common usage. There was not a great deal of factory-made cloth at that period. Western Georgia and Tennessee were pioneer areas, as were later California, Colorado and Oregon. In those days people's thoughts were on migrating to new lands, and growing up with new communities. A town of 3000 or 4000 was considered a large place for the majority of the population were farmers. Such were the life and times of John Reynolds' birth and boyhood.

Though John was an only son he had an elder sister, Martha Ann. They both were born at their parent's farm near Benton and spent a good part of their childhood there. Their father loved country life, and though it was often necessary for him to live at Cleveland for business reasons, he was happiest in the country. His acres of farm land adjoining Benton were his haven of rest. There was an extensive orchard at the rear of his house and a four-acre meadow in front. Surplus products were disposed of in his stores, one in Benton and one in Cleveland. That he might enjoy country life he put others in charge of the stores, but he made semi-annual trips to New York and to Charleston, South Carolina, to replenish stocks. Johnny sometimes accompanied his father on the buying trips and long afterwards he told his own children how the merchants delighted his heart with presents of caps and boots in the latest style and toys the likes of which were unknown in the country districts.

The two children and their parents were more closely attached to one another than were members of the average family. Martha's death while she was still quite young brought inconsolable grief to her brother and parents. The unusual devotion of the family is illustrated by a story of

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his childhood which Father told his children. The story shows how frightened the little boy became at the thought of being separated from his family and also explains why the child grew up to be a very religious man.

When he was a very small boy Johnny overheard part of a conversation between his parents and the family physician. He heard old Dr. Flemming say, "William, when you and Catherine and Martha get to heaven the first thing you will do is to look around to see if Johnny is there." That was all Johnny heard; but it was enough. The very thought of the family being in heaven without him struck terror to his little heart and I feel sure at that moment he decided he was going to avoid such a disaster by being a very good boy indeed.

Father attended private schools in Benton and Cleveland until after the War Between the States, when he, with two friends, went to Emory and Henry College in Virginia. But finding his interests lay more along the lines of a business career he later went to New York for courses in business and banking.

The first school Father attended was in Benton and was one of the old-fashioned type where the pupils studied their lessons aloud and in later years he told his children how much he hated it. He said he often tried by hook or crook to avoid sitting through the long hours of the day in the noisy crowded room.

The story of his childhood I loved best concerned his running away from this school one hot day in June. Johnny had stood the heat and noise as long as he could and, knowing where he could rest in the shade near a favorite spring, he made up his mind to go there at any cost. He asked to be excused to get a drink of water and he walked out the door and down the hill to the spring. It was nice and cool and quiet in the shade by the spring and he stayed on and on; but this good luck could not continue all day. Presently he saw the family cook, Harriet, a buxom negro girl who was Grandfather's first bought slave, coming with a bucket on her head to fetch water. He knew his peace and quiet were doomed, but he decided to brazen it out. Harriet was shocked to find her little Johnny dawdling by the spring when he should have been in school. She dropped her bucket

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and exclaimed, "Johnny, what in God's name are you doing here?" and she threatened to take the news back to the house. But Johnny was ready for her and he, with a perfectly solemn face, said "This isn't Johnny. It is some other little boy and if you tell my mother it is you will be telling a lie." Johnny must have been hard pressed, indeed, to have suddenly become so sly, for he seldom told untrue stories, even to avoid punishment or for any reason whatever. Harriet did not argue about the identity of the little boy playing hookey. She simply picked him up and carried him back to the school-house.

Grandfather owned a negro boy named Bogan, who was just about Johnny's age, and was his playmate as well as attendant. Though Johnny was devoted to Bogan, he was not always the most considerate master. One day when Johnny was sick and castor oil was prescribed he said he would take it if Bogan would take some first. Poor little Bogan took it like a man and smacking his lips said it tasted good. That was a refined cruelty to slaves the northern abolitionists never got wind of. I never heard what happened to Bogan and other slaves, but his father Cato and the girl Harriet stayed with the family even after Grandfather freed them.

Father told me many stories of his childhood and much concerning his parents and his sister. His family were gentle, kind and affectionate. They lived in harmony with one another and with their neighbors. The parents were highly respected in their community and the children were much liked by the young people of Benton and Cleveland. One of the interests of their home life was good music, not very common at that time in rural Tennessee. Though Martha was the only one who was gifted in music, the others loved and appreciated it.

When Martha was a little girl her father gave her a square piano, fashionable at that time, and had her take piano lessons for several years. She was more talented than the average person and she rapidly learned to play well. Her music drew the young people to their home for gay evenings, and it also gave her family great pleasure.

Martha and John Reynolds were very different in appearance. Martha was a brunette with black hair, while John was a decided blonde. In his mature years his hair turned

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almost black but as a child and a youth he had very fair hair and china-blue eyes.

Fortunately for his children, when Father was growing up he kept a diary. Also, he had a habit of saving letters and souvenirs. From these it is not difficult to picture his youth. Through his eyes we can see his relation to his parents, his kin, and his friends. His father's and mother's letters show affectionate concern for the family and their relatives and show them to have been persons of warmth and generosity. Father called his mother "sainted." He adored her. She was a loving and companionable wife and mother. His sister Martha was an attractive and accomplished young lady who was in demand by the young people for picnics, parties and balls. There were frequent trips from Benton to Cleveland to attend these. Quaint notes to her from young men show that she did not lack beaux. An invitation to Martha dated 1859 shows the form then used by the young people.

Coltition Party
 ———
At the

Cleveland Hotel
on Friday evening 21st
Jan. at 6 o'clock to which
you are cordially invited

Managers { *P. J. Carter*
 { *B. J. Gipton*
 { *W. L. McCroskey*
 { *Geo. L. Tucker*

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Still later--in 1862--during a lull in the war she received the following invitation:

*Col Mills & Lady
requests the pleasure of
your company on Friday
evening 28th inst 7 1/2 o'clock,*

The two Reynolds children had several relatives living in Benton, Cleveland or nearby, and the young cousins saw a good deal of each other, for in the early agricultural South family visiting was a fixed custom, and a very nice one. Caroline McConnell, niece of John's and Martha's mother was their favorite cousin. She later married Pearson Mayfield of Cleveland. One of their children was Charles Mayfield, whom I saw in Cleveland a year or two ago. At that time I also enjoyed meeting two of Caroline McConnell Mayfield's granddaughters, Carrie Rogers McLain and Mary Elizabeth Mayfield, who later married David Neil of Cleveland.

Another cousin whom Father not only loved but also admired was Margaret Taylor, who later married John Paul. They were the parents of Kate Paul Taylor of Cleveland and Lucy Paul Wakefield of Greeneville, Tennessee. Kate Paul was named for Father's mother. In his diary Father confesses much admiration for the judgment and business ability of his cousin Margaret Taylor Paul. Among other cousins were Elizabeth Hughes, who married Wallace Shadden and had two lovely daughters, and her brother Ben,

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of whom more will be told later on in this story.

Johnny Reynolds had his first lesson in business when he was about eight years old. His father, thinking the little fellow should be taught to save his money, persuaded Johnny to let him have his savings as a loan. His father, wishing it to be a lesson in business dealings, gave him a note saying he would repay the loan upon a certain date. After several weeks had passed Johnny decided he wanted his money to buy an accordion which an older boy wished to sell and went to his father to get the money. His father, however, said he could not give him the money because the note was not yet due. This made little Johnny very angry. He had forgotten his agreement to abide by the terms of the note. After thinking over this unexpected turn of events he raised a solemn little face to his father and startled him by saying, "Pop, I want my money and if you do not give it to me I will have to sue you!" It was obvious Johnny had heard too much adult conversation but his father hid his amusement and spoke to Johnny as one man to another. Showing him the date on the note, he said he would be sorry to have Johnny sue him, but as the note was not yet due there was nothing he could do about it.

The troubled little fellow turned slowly away. He decided he would talk with some of his father's friends about the matter. The first person he met was the friendly sheriff. Showing him the note Johnny explained his problem adding that he thought he might have to sue his father in order to get his money. The sheriff, falling in with the idea of giving Johnny a little lesson in business, took the note and read it through carefully. He then gave it as his unbiased opinion that Johnny could not sue because the note was not yet due. The little fellow lost his patience then and said he would just throw the note away for he did not want to have anything more to do with it. The sheriff forestalled such rashness. Leaning down close to Johnny he spoke in the confidential tone of one businessman to another. "Johnny," he said, "while I, of course, cannot give you cash for a note not yet due, I have some county warrants due in the fall which I would like to trade for it." Johnny in such man-to-man talk, forgot about the accordion. He happily traded his note for county warrants due in the fall and came out of the deal with his savings intact and very proud of his business acumen.

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John Reynolds at 9

When John was somewhat older his family lived in Cleveland for several years and he was sent to the Oak Grove Academy which was his favorite school. The Academy was a more progressive school than the country school which he had formerly attended; and, too, he found there a congenial group of friends.

When Johnny first went to Oak Grove Academy he was just a little fellow, but in conformity with regulations he kept a "Journal" recording his daily activities. This journal is now in my possession. Day after day Johnny wrote a summary of his day's activities. He got up, he did his chores, he attended his classes and he studied his lessons, and usually the last item of the day was, "I watched the cars go by." Trains were new to his town and the children loved to watch them.

After reading so many dull accounts of the same daily activities, it is surprising to find an entry in an entirely different tone. It sounds as if he had become bored with the whole thing and was compelled to break over. He lashes out at his teacher with a good bit of pent-up bitterness. The entry in his journal for that day follows, mistakes and all:

YOUTH

While spelling in Dictionary today Burkett gave me a word and I spelt it but he passed it to the next boy. I was head. For which I consider he did wrong and he tells a story when he says I did not spell it. So much for him. I do not have to go to him but 4 more weeks then I will be glad for I do not want to go to him. He has got the big head. Because he is principle of a school he thinks he is punkins. I wish I could quit.

Proff. John H. Reynolds

P.S. The word was advertisement.

The next day's entry in his diary was only one sentence as follows: "I got back head today."

At the Oak Grove Academy Father's class was a famous one, not only for its size, but also for the attainments of its members in manhood. The close friendships formed there in youth, in many cases, continued through life. As the members grew older they liked to return to Cleveland for the annual reunions where they could revive in memory the old school days and talk over the present with interested listeners. An account of the class reunion in 1911, as given in the Cleveland paper, which follows, serves to show the pleasure derived from these meetings by the class and also the town.

Last Saturday, June 3rd, the annual reunion of the Oak Grove Academy class of 1859-1860, taught by the late T. M. Burkett of Athens, was held in this city and, like other reunions held by this celebrated class, it was a most interesting and pleasant affair throughout.

Owing to a late train Mrs. Burkett did not arrive in the city until near the middle of the afternoon, too late to enjoy with "the boys" taught by her husband the good things of the banquet prepared for the occasion by Mine Host Artz and his estimable wife. In addition to the guest of honor, those in attendance were Messrs. Tom P. McMillin of Atlanta, Ga., his brother, Clinton C. McMillin of Augusta, Ga., who was the youngest member of Col. Burkett's class; Frank T. Hardwick of Dalton, Ga.; John H. Reynolds

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of Rome, Ga.; Capt. W. O. White of Knoxville; and Messrs. Joe H. Hardwick, T. A. Cowan, A. Traynor, L. L. Harle of this city; and W. E. Russell.

Immediately following the unveiling of the Confederate monument the boys of fifty years ago adjourned to the private dining-room of Hotel Artz, there to enjoy a most elaborate repast. The table decorations were pink and white and the color scheme was carried out in the cakes and punch. A miniature reproduction of the old brick school house, which was known as the Oak Grove Academy, adorned the center of the table.

After dinner the members of the class again met to tell over again the stories of their schoolboy days and revive the pleasant memories of long ago. They remained in session until late in the evening.

An interesting feature of the meeting was the presentation of a gold headed cane to Capt. W. O. White by his companion on a hunting trip in their boyhood days, Mr. Tom.P. McMillin.

A year ago Capt. White and Mr. McMillin made a visit to the point where they and one or two others captured five 'coons--one of them a white 'coon--fifty years ago; and from a hickory had made a gold-headed cane, and this he presented to Capt. White last Saturday.

Resolutions of respect were passed on the death of Capt. Jim F. Campbell, John T. Edwards and Hon. Gus Cate, all of whom were members of the class.

Before separating each member wrote his autograph on the menu card of each of the others and one of these cards was presented to Mrs. Burkett as a souvenir of the occasion.

The class adjourned to meet again in Cleveland next year.

The program of an earlier meeting of Father's Oak Grove Academy class which is in Father's files, gives an idea of what went on at these reunions. Dated 1908, the program announces:

YOUTH

Address Col. T. M. Burkett
 Hail Columbia F. T. Hardwick
 Twinkle, Twinkle Little Star J. H. Reynolds
 Mary Had a Little Lamb T. P. McMillin
 The Cow Jumped over the Moon W. O. White
 The Boy Stood on the Burning Deck . . W. E. Russell
 Fair Bingen on the Rhine Gus Cate
 Song--Little Bunch of Roses . . . Col. J. H. Hardwick

No doubt this program was sufficiently amusing to reward those who had come from such distant places as New York and Chicago.

One class member who lived far away was Reau Campbell, manager of The American Tourist Association at Chicago. He wrote Father an amusing letter about the coming reunion, promising to be there if possible. The spirit of his letter is so thoroughly in keeping with that of their meetings it serves here as an appropriate final word on the famous old school.

Chicago, May 25, 1908

My dear John:-

I have your note advising me of the reunion of the "boys" of Burkett's school at Cleveland, June 4th. I cannot tell you how much pleasure it would give me to join you and I am going to try to be there, but can't say positively to-day.

In the meantime, tell me where the wandering boys will stop, at the Ocoee House, Johnson's Camps or the DeLano House? I think I can find my way to either of them. If I get mixed Jim Lauderdale, if he is still agent, might tell me where to go, or, I could go up the hill and find Joe or Luke Callaway, but I expect they've gone too.

Well anyway I'll go right over to the Public Square and if I take one street I'll pass where Buck and Jack Shields lived and Marcelino, and if I take the other I'll pass the Stewarts and Jo and Luke Harles and when I get to the Gauts I'll be pretty near to the Ocoee House.

I think I'll stop at the Ocoee House, my recollection

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of that is that it was the biggest hotel ever, then from the windows of my room I can look across the street to the Ocoee Bank and Gibbs store; and there's Picken's corner next; further up is Wm. Cragmiles store, upstairs over which Pat Vance took my daguerreotype which I have yet.

"The Ark," Att Campbell's store is just across the street, and one block to the right is where Ring McNelly helped his father Saturdays, to get out the Cleveland Banner, at least Ring said he did.

Back on the square again just across from the Artz is Reynolds store and bank, and on that side of the square I'll look out for Zeke and Jim Kenner, for Jim told me confidentially in school one day that he was going to lick me "soon as school's out"--my recollection is that I did not return home by way of Kenner's back yard that day, but took up the alley back of Dr. Thompson's house, and to my consternation found Jim sitting in the Doctor's wood-house door. But as Jim was "biggern me" we arbitrated.

To continue around the square after my stop at Kenner's, there's the drug store on the corner, and Johnson's Tavery, where Andy Johnson stopped when he made his last stop in Cleveland and my Mother was awful mad because Father wouldn't invite him to our home.

There's the other Johnson's store on the other corner, and brings me to my first chew of tobacco (and the last) one of the Johnsons gave to me. If I come to Cleveland next week I'll take pleasure in showing you where I got the chew. I sat down after having chewed the chew, am sure I sat down, maybe I laid down, but I sat down first, probably to ruminate on the brand of tobacco used by the Johnsons, but in the recollections of my anguish my memory fails me.

But to go on around the square brings pleasanter recollection, far down on the next corner is the Trainor's house where John, Jim and Will and Arthur lived, all chums of mine. I remember Will's long hair that used to fall over his eyes so he had to throw it back by an artistic toss of his head, I begged Mother to let me have long hair like Will Trainor's so I could throw it back when it fell over my eyes,

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but she wouldn't let me do it then; and, John, I can't do it now.

I have written too long a letter now, John, but when memory swings the pencil to tell of the "halcyon" days there doesn't seem to be any stopping place.

And I haven't said a word about the girls that used to be, the big girls and the little ones, just our size, there was Cat Trainor and Sis Thompson that used to way-lay me and kiss me as I went to school. I used to go around another way to avoid the girls' school opposite Dr. Thompson, but I got over that after a while. Don't you know I even went to church with Sue Aldehoff and Agness Lane one Sunday night and fell down either coming or going, I forget which.

There was Gussie Craigmiles, I think I never quite forgave Mel Osmet for carrying her off to California, though we never claimed to be sweethearts, just across-the-fence neighbors you know.

Oh! pshaw, I can't go all along the line with Sue Henderson, Lucretia Gibbs, the Bowers girls and all the rest, they fill my memory faster than I can write.

Yes I will go to the reunion of Burkets school if I can and with Theophilus meet all the boys that are still on this side of the river, I'd even take the chance of letting Steve Hempstead shoot at me again with his bow and arrow. I got to stay home from school the day he did shoot me.

I wonder who'll be there, let me see John Reynolds, Billie and George Edwards, Luke and Jo Harle, Jim, Will and Arthur Trainor, John Pryor, George and Jo (Dody) Lee, Lucious and Jim Montgomery, Jack and Buck Shields, Walker McSpadden, Orlando White (he of the wonderful memory) Jo and Luke Callaway, Jim and Zeke Kenner, John Gibbs, Powell Low, Mart Taylor, he that used to be head man in locking the teacher out. Well I don't leave any of them out, but all the names just won't come to me today.

I am wavering now, John, as to whether to go or not. If I go, it may be to disturb happy memories of happy days, if I stay away the memory of those days will live with me always.

I am, sincerely your old friend and schoolmate,

Reau Campbell

AS I REMEMBER THEM

When Father was about fifteen years of age there was much talk of the war just begun, and he was eager to join the Army of the Confederacy as many of his young friends and relatives not much older than he were doing. Though Polk was a small county four or five companies of its volunteers joined the Confederate army. His father hated the idea of the war and had been outspoken in his opinion that the South should not secede. Johnny was persuaded not to join the army until later and eventually he gave up the idea entirely.



John Reynolds, young manufacturer

After the War Between the States Father went to a school in New Jersey run by a former Tennessean. The following year he went to Emory and Henry College in Virginia, and later to New York to take courses in banking. When he returned home he and an older friend went into the business of manufacturing buggies and carriages. He was disappointed in the business ability of his friend and he bought

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his partner's share, but he did not find the manufacturing business interesting and after a few years he gave it up. In 1867 his father had been made president of The National Bank of Cleveland; and when Father left the manufacturing business he went there as teller.

Father showed a special aptitude for the banking business. One day when he was talking with P. M. Craigmiles, who, with his brother, owned the City National Bank at Chattanooga, Father said, "I believe a state bank of Cleveland would pay." In an account of this conversation, Father said, "He paralyzed me by saying at once 'I will organize one and put one hundred thousand dollars into it if you will operate it.' " Father answered that he would have to consider the matter and talk it over with his father as such a bank would be in competition with the National Bank. His father, in advising him to accept Mr. Cragmiles' offer, said he was free to take all the customers from the National Bank that he could get.

The Cleveland National Bank had been organized in 1866 with a capital stock of one hundred thousand with five stockholders, W. B. Reynolds and J. E. Raht being the largest owners. The other stockholders were M. W. Legg, D. C. McMillan and John Tankin. These five men elected the officers from among themselves--W. B. Reynolds president and Raht vice president. Though Raht was the largest stockholder, he said he wanted Reynolds to head the bank because of his outstanding executive and business ability. For many years Grandfather had served on boards of Cleveland's businesses and schools. In my files are many receipted bills of the Ocoee Academy signed by him as treasurer of the board of trustees. Today, the portrait of Grandfather Reynolds, the first president, hangs in the directors' room of the Cleveland National Bank.

A letter to Grandfather from the Chemical National Bank, of New York, before the days of the typewriter, signifies the beginning of a long business association between that bank and The Cleveland National Bank and The Cleveland Exchange and Deposit Bank. When, several years later, Father became president of The First National Bank of Rome, Georgia, this relationship continued and he enjoyed the friendship of several officers of The Chemical National Bank during the fifty seven years of pleasant association.

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Mr. P. M. Craigmiles and Father together organized the new bank, known as the Exchange and Deposit Bank. Mr. Craigmiles became president and Father, cashier. They were even more successful than had been hoped, and there was keen competition between the two banks.

The following notation concerning the organization of the Cleveland Exchange and Deposit Bank is in Father's handwriting:

Cleveland Tenn Nov 18 1874

We the undersigned for the purpose of organizing a Banking Association under the act of General Assembly of the State of Tennessee 1866 & 7 - "An Act to charter a Bank of Discount & Deposit at Cleveland Tenn." do agree to pay the several amounts annexed to our names to make up the Capital Stock of the Association. The name of said Association shall be The Cleveland Ex & Dep Bank. The Shares of the Association to be \$50.00

| | |
|-----------------------------------|---------------|
| N. B. Davis 100 Shares | \$5000.00 |
| Walter Craigmiles 100 | 5000 |
| P. M. Craigmiles 200 " | 10000 |
| J. H. Craigmiles 300 " | 15000 |
| Geo. H. Reynolds 100. | 5000 |
| Green T. White 20 | 1000 |
| E. F. Johnston 40- | 2000 |
| | <hr/> \$59000 |

The major problems of the banking business were what interested Father, not the routine details. He became thoroughly familiar with theories of banking and financial problems, especially in the South. As he was a gifted organizer, after a few years he suggested to his father and

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Mr. Craigmiles that they found still another bank. They both agreed and offered to back Father if he would organize it. This he did. That bank became the First National Bank, of Rome, Georgia, of which he was the president for nearly fifty years.

Several other business men of Cleveland joined with William B. Reynolds and P. M. Craigmiles, in promptly buying stock in the new bank. They were J. H. Craigmiles, J. H. Parker, J. E. Raht, and E. J. Johnson. These men, having complete confidence in Father's judgment, told him to open the new bank in any town he thought best and any time, and to use his own judgment concerning personnel and management. He asked his cousin, Ben Hughes, to join him and be cashier. Unfortunately, P. M. Cragmiles died before the bank was opened.

At first it was thought Cartersville, Georgia, would be the home of the new bank, but Mr. T. F. Howel, of Rome, Georgia, told Father that his town was in need of a strong bank and Father went there to look over the situation. Rome was a cotton center. Because of its strategic position on the Coosa River it was expected to grow rapidly. The Coosa was navigable and small steamboats transported cotton down from Rome to Gadsden, Alabama. A cotton town with ample transportation facilities held good prospects for the banking business. In addition Rome had good schools. With its hills and three rivers it was an attractive town and it seemed a pleasant place in which to live and rear a family.

Incidentally, T. F. Howel, a prominent business man of Georgia, who urged Father to establish the bank in Rome, came to be not only his valued business associate but a good friend as well. As time went on, two of the daughters of the families became very close friends. Mary Howel, my schoolmate, who lived on the other side of town from us, often came for weekends with me and just as often I went to the Howel's lovely country place. Mary was the sister of Harriet Howel Welsh of Chicago, my very good friend today.

To follow this family relationship a bit further, Mrs. Howel's sister married B. I. Hughes, who became cashier of the bank. Years later they built their country home, "Benvenue," where their seven children were reared among

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charming surroundings. They were from eldest to youngest: B. I. Junior, Phoebe, John, Sophy, Park, Lucius and Sarah. It is a pleasure to note that both B. I.'s and Phoebe's daughters are among my children's friends. It has been a delightful family relationship which I hope will endure through future generations.

The little town of Rome in the northwest Georgia foothills was described in a lengthy article which appeared in 1894 in the magazine called *United States Investor*. The first few paragraphs give a pleasing picture of the town in the early days, but the industrial advantages listed in the article are omitted in the quotations which follow:

In the northwestern part of Georgia, midway between Atlanta and Chattanooga, at the junction of the Etowah and Oostanaula rivers, forming the Coosa River is situated the Rome of the new world, and justly claiming to be the prettiest little city in the union.

Like her eternal namesake, she sits upon seven hills, her suburbs stretching down into the valleys, covering an area of five square miles. Fifty years ago this section was the haunt of the red man; the home of John Ross, chief of the Cherokee tribe, still stands. . .

Rome is a great health resort summer and winter. At an altitude of seven hundred feet above sea level, her statistics show her to be the healthiest town in the South.

After several visits to Rome, Father decided to take the advice of T. F. Howel and others and open the new bank there. Under the date of August 10, 1877, the minute book of the bank reads--

The subscribers to the capital stock of the First National Bank of Rome, Georgia, met for the purpose of organizing said bank, when the following persons were appointed directors, to-wit: Thomas Berry, Alfred Shorter, T. F. Howel, P. H. Hardin, J. W. Bones, Melville Dwinmell and John H. Reynolds. After being duly sworn, the organization was completed

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by the election of John H. Reynolds, as president, and B. I. Hughes as cashier.

The bank opened for business on September 11 of the same year. Though this bank began on a small scale it grew with the town and prospered. Later it became one of the strongest banks in the state and a recognized influence in the banking world.

Father had been in his new home hardly long enough to get well settled when he was asked to represent Rome at a convention to discuss trade with South America. His duties as a citizen of the community had begun.

Four years prior to Father's going to Rome as president of the First National Bank, he had met and married Mary Turnley, daughter of Judge Turnley of Alabama. This petite brunette was visiting at the home of her mother's relatives in Cleveland when she met her young future husband.

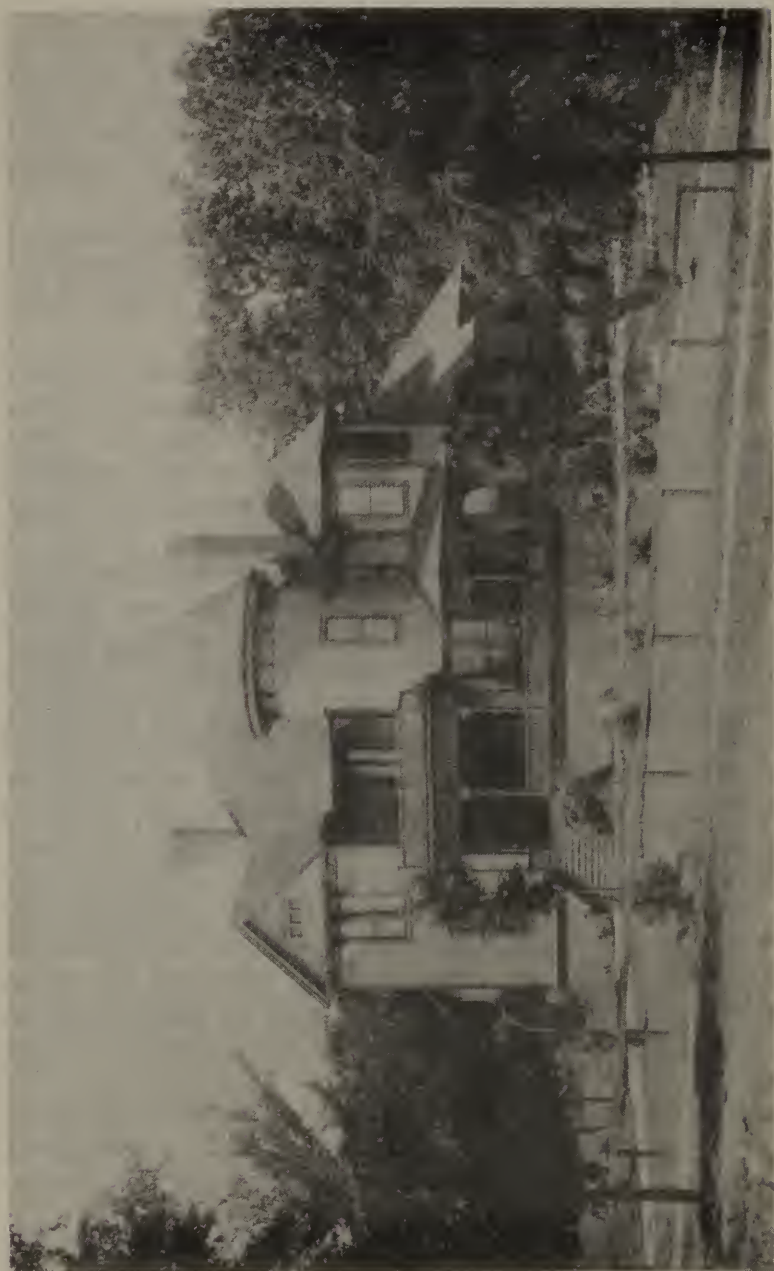
Mary Turnley's mother was the former Miriam Isbell, daughter of Benjamin Isbell of Tennessee. Miriam Isbell's sister Frances married John Hughes, (uncle of John Hughes Reynolds) and they were the parents of B. I. Hughes. Hence both Mary Turnley and John H. Reynolds were first cousins of B. I. Hughes, who later went with them to Rome.

John Hughes Reynolds and Mary Turnley were married in July of 1873 at the bride's home in Jacksonville, Alabama. It was a large church wedding and the occasion for many young men of Cleveland to go down with the groom for festivities preceeding the event. More of this important occasion will be told in the account of Mary Turnley's life.

Father was teller of The National Bank of Cleveland when he was married, and in later life he graciously admitted much of his success then, as later, was due to his intelligent and charming wife.

The young couple had six children. The two elder sons, Hughes Turnley Reynolds and William Barton Reynolds II were born at Cleveland, while three daughters and another son were born after they went to live at Rome.

The house Father built in East Rome for his family was his pride and joy. There he had the flowers he loved, the expanse of outdoors he had wanted for the children and horses to ride and to drive. It was the kind of home he had



Father's new home, 1885

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always looked forward to someday owning.

He loved the color and the fragrance of flowers. I do not think he loved animals but he kept them for their practical use and for what they meant to his children. He was fond of good music and he encouraged his children to study music. Though he did not have much of a voice he often sang with them and he knew many old songs that had been popular in his youth which he enjoyed singing. I remember his favorite of these which follows:

Come dearest, the day is done,
The stars are unveiling to thee.
Come, wander with me all alone,
If alone thou canst call it with me.
Let us go where the wild flowers are blooming,
Amidst the soft dews of the night.
Where the orange dispels its perfume
And the roses speak of love and light.

Remember, love, I must soon leave thee
To wander amidst strangers afar
Where thy sweet smile will not greet me
Nor thy gentle voice beguile.
But oh! it is sweet to remember
That tho' thou art far from me
The hand of fate only can sever
My lasting affections for thee.

About this song Father wrote in his diary, "I heard this delightfully sung by Miss Alice Godby in the early seventies --at Cleveland, Tennessee. Miss G. lived at Floyd Court House, Virginia."

Basically, Father was a shy person, and he was an unassuming man. Nor was he given to display or boasting, which at that time were not considered the traits of gentlemen. He was frank, straight-forward, and in some respects even appeared naive. His retiring nature, like that of his father, made him refrain from all pretense or effort to impress people. Though he was a well-read and a well-traveled man, he often did not appear so because of his fundamental timidity. For these reasons he was never known as an outstanding public speaker. In no sense was he

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a man-about-town, but rather an unpretentious, kindly, home-loving man, who slapped no backs and received no back slaps. While he had an exceptional sense of humor which everyone enjoyed, it never took the form of practical joking.

Perhaps it is to be wondered at that a man of such a retiring nature attained such outstanding success as a banker, a person who must meet and deal with the public continually. The explanation is, I think, that his sense of duty forced him to acquire the arts of mixing with people. He was the kind of man who did what his sense of duty told him to do, even if it was against his nature. So, in this way the introvert learned the ways of the extrovert.

Thus, he never let his natural reserve interfere with his participation in either town, state, or national affairs. From the first, he served frequently on committees and took part in local affairs, but later, as he became more experienced and accustomed to being a leader he became more active, in public affairs.

Through his boyhood training Father grew to be a cautious, conservative and religious man. He was taught that none received anything for nothing and that he must work for success. He willingly worked for what he got; and once he got it he knew how to appreciate it. Some spoke critically of his thrift, but they were apt to be those who never learned to work and save; and they were the kind who very likely had to come to him for help in time of need.

In appearance Father was not a large man. He was of average height and build. As he grew older his hair became dark and he grew first a mustache and then a beard, so that he looked quite different from the blonde clean-shaven younger man of earlier years.

When Father left home to go to Georgia to open the new bank, he left his and his father's friends in Tennessee. They had watched him grow to manhood, had encouraged youthful ambitions and had supported him in his efforts to prove his abilities as a young businessman. They stood solidly behind him in his new undertaking but, in his new home, he was practically unknown. He was thirty-one years of age and was on his own.

Apparently, two years later he felt the need of an old friend now and then, as is shown by letters in his files.

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One of these letters, dated 1879, recommended him and the stockholders of the new First National Bank of Rome, Georgia, "to whom it may concern." This letter which follows was from a Mr. Jackson, an old friend of John's father, and he seems to be writing of him as a young son of a friend instead of as a bank president. To me who knew Father in his prominence as an eminent banker of nearly half a century of achievement the letter is funny.

Knoxville, Tenn., July 2, 1879

EAST TENNESSEE NATIONAL BANK

We take pleasure in introducing to whome it may concern the bearer Mr. John H. Reynolds, President, First National Bank of Rome, Georgia. In addition to knowing Mr. Reynolds as an energetic business man with means and character, I have known for years past several of the stockholders in the First National Bank of Rome and can vouch for them as gentlemen of ample means and good character.

Respectfully,

R. C. Jackson, Cashier

It is amusing to read a letter recommending a president of a First National Bank "to whom it may concern." It is amusing as was the letter of introduction Lindberg carried to the United States Ambassador to France at the time of his spectacular lone flight to Paris. The ambassador was no doubt delighted to be there to share in the immense publicity accorded the young hero who feared he might have to borrow a little money to see him through.

Our young banker had no spotlights, but he very quickly attained the reputation of being a thoroughly reliable businessman, which was what he needed to assure his success as a banker. His new friends and business associates, while not critical, kept their eyes on his every move. They were not long in recognizing his good qualities. They were impressed by his sound judgment and cautious actions, and those were the traits of character that instilled confidence in the banking world.

John felt he owed his father much for all the help he had

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given him in establishing the new bank at Rome and in his other business ventures. Also, he was devoted to his parents, and he exerted every effort to make their old age as comfortable as possible. His father died in John's home at Rome in 1882. A few years later he built a cottage not far from his own home for his mother. With a housekeeper-companion she lived there for eight years after her husband's death. John was an attentive son, providing for her every comfort and though a very busy man with a large family, he spent much time visiting with her every day.

John's parents were buried at Benton and later removed to Myrtle Hill cemetery at Rome.

While Grandfather Reynolds is best remembered by his family for his innate kindness, especially to those less fortunate than himself, he is also remembered because of some unusual luck with his cotton during the war. It is a pleasing story too, because any good fortune to a Southern bankrupt after the war is good to hear. In Grandfather's case he had two families besides his own dependent upon him.

At the outbreak of the War Between the States Grandfather came into possession of some cotton too late to send it to the New York market, as had been his custom. Since eighty bales of the cotton were in central Georgia he stored it, until such time as he could market it, in a large cotton warehouse in Newnan, Georgia. Each bale had "Reynolds" painted on it in large black lettering, for quick identification when the time for marketing--which he hoped would be soon--should come. Little did he realize how long it would stay there and what hazards would overtake both the cotton and him before he would see it again.

Twenty-eight additional bales were delivered to him at Benton, where he then lived on his large farm. These twenty-eight bales were dumped on the platform of his warehouse, where they remained for some time. Later on when the armies came into Tennessee and roving bands of Confederate and Union soldiers, scouring the country-side for food, and sometimes drunk, made all possessions unsafe and life uncertain, Grandfather knew he had either to give up the cotton or find a safe hiding place for it. He decided to hide it, but realizing his plans must not be known by

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the town if the hiding place was to be a secret, he told no one about them. There were many surprised people in Benton when one morning they woke up to find the cotton gone.

Grandfather had chosen a dark moonless night to carry out his plan. He with his son John and their trusted negroes Cato and Bogan had made their way stealthily to the warehouse and while Grandfather directed the others removed a section of the floor of the warehouse. The cotton was dumped into the cavern below, which had previously been planked in to keep it dry. When the job was finished and the floor replaced the storage in the warehouse was distributed as before. Next morning Grandfather and John hurried to town to hear the exclamations of astonishment when it was discovered the cotton was no longer there. Like the mystery of "whodunit" stories, the explanation was so simple no one ever guessed it.

Living conditions in that part of the state became so dangerous Grandfather later took his family to another section for awhile. He had lost all the produce of his farm, all the livestock, and many other possessions. What had not been taken he had given to the soldiers. Grandfather was a very sympathetic man and he could not bear to see any form of suffering without doing everything possible to alleviate it. He fed hungry soldiers and clothed many who were cold from the beginning of that tragic war to the end.

At the close of the war he was left with his bare land and his hidden cotton. Not only was Grandfather in need of money, but also several relatives were dependent upon him, and he knew he must hasten to plant his acres and, if possible, sell his cotton. In view of the fact there was no way to get insurance for the cotton, which was always threatened by fire and theft, he was anxious to be rid of it.

When traveling was still difficult because of crowds of soldiers trying to return to their homes and politicians making their way to the South, Grandfather and John set out for New York with their cotton by a circuitous route. They must go by way of Chattanooga, Nashville, and Cincinnati. To haul the cotton to Cleveland, six miles distant, was the easiest part of the journey. However, there they were held up because of the lack of a box-car for the cotton. After waiting around a day or two Grandfather decided to

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give the station agent ten dollars and see what effect it would have. It acted like magic. An empty box-car appeared immediately and the cotton was quickly loaded while Grandfather looked on in amazement at the change his ten-dollar tip had produced. But other obstacles arose at Chattanooga to delay them. Grandfather told the station agent the cotton was going to Nashville, and that he must go to the provost marshal for a permit. Later when he returned to tell the agent he could not get the permit he was surprised and also delighted no end to hear him say "Why that cotton has already left for Nashville." That was the beginning of Grandfather's good luck with his cotton.

But the good luck did not help him and John get on their way to Nashville for there was no train until next day. Without hotel reservations in over-crowded Chattanooga they had to take and share a meagerly furnished room with a friend, and the night became a nightmare before it was over. The beds were clean but the mattress and blankets were thin and the night was cold. However, by the time they were ready for bed not much of the night remained and they, being cold and tired, decided to sleep with their clothes on hoping to keep warmer that way. Their friend who was suffering from cold as much as they were put his thin mattress on top of their thin mattress and the three of them lay down to nap covered over with the two thin blankets.

An early train brought them into Nashville in ample time to receive the cotton upon its arrival. When Grandfather looked up the agent to pay the freight for the cotton from Chattanooga he was told that it had been shipped prepaid. Another bit of luck, but he knew he had not paid it and he insisted on doing so. No doubt the agent and not the railroad profited by Grandfather's punctilious debt-paying habit.

Before the war, Grandfather had bought on credit stocks for his business from New York merchants and he planned to pay these debts upon his arrival there. He learned that several wholesale merchants had failed in business because of the large unpaid debts of their southern customers, but he found them all. Some offered to compromise asking him to pay only part of the amount owed and all waved the accumulated interest. But again Grandfather insisted on

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living up to his high business standards, and paid his debts in full.

Cotton was selling at seventy-five cents a pound, and his twenty-eight bales brought him \$10,000 in hard money, a very sizable sum in the eyes of the bankrupt South. A few months later it brought considerably more, but Grandfather felt he had had luck enough for the time.

Back home again Grandfather turned his attention to retrieving what was left of the eighty bales he had stored in Newnan, Georgia. Disturbing stories of fire and theft concerning that section of the state had come to him and he had no illusions as to what to expect, but he thought a few bales might have been saved. The policy of the Confederates had been to destroy all cotton upon evacuation of a town and the policy of the Federals to confiscate it all upon an occupation. While the warehouse had been set on fire more than once it had never burned up entirely. Grandfather had a surprise awaiting him--another bit of luck in his cotton business.

At Newnan he heard first-hand the stories of the warehouse owner's attempts to save the cotton stored with him. At the time of the last fire it was cold enough to freeze the water and the fire fighters eventually gave up and went home leaving it to its fate. However, after talking it over the owner and a friend returned to try once more, and after much difficulty they succeeded in putting out the fire, but not without considerable damage to the cotton.

Upon his arrival Grandfather found that the owner had already undertaken to clean out the warehouse. He said that so many undamaged bales carried "Reynolds" in black lettering it got to be a joke among the workmen, and soon, when they struck a good bale, shouting and laughing, they called out "Reynolds" without even looking for the name. Though Grandfather was an ardent Presbyterian he did not believe in miracles, but he saw then what looked like one. Among hundreds of burned and water-soaked bales of cotton he found every one of his eighty intact and undamaged. He may have felt it was his reward for paying both his just and unjust debts and always living up to his high business standards, but the element of luck was very striking and, what is more, it did not desert him. There was more to come.

This cotton was shipped to New York by way of Savannah

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and Grandfather went North to be there when it arrived. Near New York the vessel was stranded on a sand bar where it remained unaided for ten days. On each of those ten days cotton went up in price on the average one-half a cent. He sold the eighty bales at forty cents a pound making \$15,360 on the deal. He felt it was reward enough for both high standards in business and for the worry and hard work the cotton business had given him.

Through a long life Grandfather never deviated one iota from his high principles. As president of The National Bank of Cleveland, he was known as an efficient executive and a kind and generous person--a Christian gentleman.

II

RELIGION AND POLITICS

John Reynolds came of a Presbyterian family through his mother Catherine Hughes Reynolds, and her mother Elizabeth McCollum Hughes. We know the McCollums (spelled McCallum in Scotland) were strong Presbyterians, and we know, too, that great-grandmother Elizabeth McCollum had a profound religious influence upon her children and grandchildren. The Hughes family were of Welsh descent and it is possible they became Presbyterians after coming to Tennessee from Virginia; though of this we have no evidence. However, we know that the religion of Wales, in the 17th Century, the time when the Hughes family came to the Virginia Colony, was largely Church of England though prior to the reign of Henry VIII it had been Roman Catholic. Except in cases where we have evidence to the contrary, it is reasonable to assume that our ancestors who came to Virginia in the 17th Century were Episcopalians.

John Reynolds was the grandson of the Presbyterian Elizabeth McCollum and Francis Hughes, who in turn was the son of John Hughes, the Revolutionary War hero of Tennessee and North Carolina, though born in Virginia. As early as 1650 there were both a Francis and John Hughes in Virginia, in the area known as the Northern Neck, and the two names have been found in each succeeding generation. In the book *Heroes of Tennessee* both John Hughes, our ancestor, and his brother Francis are listed. John's name also is found in many old records of Tennessee and North Carolina.

The Revolutionary soldiers were paid in land, as those of the second World War received bonuses in money and different forms of education. In the South in search of land many younger sons left their fathers' Virginia homes where the English custom of primo-geniture prevailed and went to more western and southern country to take up their free acres for a new home. Thus after every war for one reason or another there follows a shifting of a large part of



John Hughes Reynolds, 1873

RELIGION AND POLITICS

the younger generation. John Hughes, the son of Francis of Augusta County, Virginia, decided to make his home in a beautiful valley near what later became the town of Greeneville, Tennessee. He bought a place on Camp Creek, which was long known as the Old Hughes Place. It was there he met and married Betsy, the daughter of neighbor Thomas McCollum, who earlier had come South from Maryland.

From the diary of her grandson, John Hughes Reynolds, it is learned that Betsy McCollum Hughes, as an old lady, was greatly loved by her sons and daughters. When a widow she lived with each of them in turn and it is a fact they rejoiced at her coming and wept at her departure. A favored granddaughter, Lucy Paul Wakefield, who lives at Greeneville, cherishes her keepsakes today.

Father was reared according to the standards of the Presbyterian Church and lived by them all of his life. Christian ideals were important in determining his choice of activities in every step of his life.

Today it is hard for us to realize how in that day religion affected life in so many of its aspects, such as in education, business and pleasures. Now these are secularized, while then religion was taught in the schools, and the churches provided much of the entertainment for young people. The preacher was a leader in his community much more than today, and it was a high honor to have a preacher in the family. If a son was not a preacher he, at least, must be a Christian, and the ideal was not just to be a gentleman but a Christian gentleman.

Father's views on religion are well expressed in an article he wrote in the later years of his life. This article showed his matured views as seen in the twentieth century, when the religious attitudes were somewhat different from the days of his youth in the middle of the nineteenth century. In the rural areas and small towns of the South at the time when Father was growing up, much attention was given to habits such as card playing, dancing, and observance of Sunday. At that time and in that social setting admonitions of these habits were important precepts. Today, they seem rather small as compared with the great issues of social ethics. Father's religion evolved from those early origins and one sees in the following statement of his views a very broad rounded attitude toward issues more basic than the

AS I REMEMBER THEM

narrow fundamentalisms of his childhood. The article, which follows, was entitled "A Banker's Views" and appeared in a Presbyterian publication in 1905. He had been requested to write his opinion of the duties of a minister, but with careful reading one finds in it what the Christian religion meant to him.

If I were a minister I would first know that I was called of God and I would know that I was not lazy, for of all the men I want the good Lord to deliver me from, it is a lazy minister. I would want a good education so as to be able to present the truth in an attractive dress--truth is not always attractive of itself.

I would cultivate my memory so as to know every man, woman and child of my folk, if not of the town, and I would speak pleasantly to every one and shake hands, but not talk too much or stay too long. Unless I knew I was gifted with oratory, I would never attempt it. On the contrary, I would speak in a smooth tone--never get on a high key. I would never preach doctrinal sermons--would preach the plain doctrine of living right--no getting ready for death, but to live. He who lives right is ready for death.

I would preach from a scientized Bible. I would preach a Biblicized science. Deliver me from a Christianity limited to six twenty-four-hour days creation. Give me the Christianity that while knowing that "God moves in a mysterious way his wonders to perform;" yet moves in a common sense way--one that every human being can understand. I would preach a religion that says that what a man sows he reaps. God never picked out a human being to afflict him with pain or disease--a man reaps what he sows. If he sows to the passions and appetites he reaps the natural consequences.

I would try to get each member to do some kind of work. It compliments them; no one likes to be ignored.

I would never preach sensational sermons, but would urge every citizen to take part in the questions

RELIGION AND POLITICS

affecting the morals of the community. No good man can afford to neglect public duties nor neglect to vote. I would not let the bad men of the community frighten me by saying that ministers must not get the church into politics. Evil doers dearly love to have politics all to themselves and they try to frighten church members and preachers away. Every minister and layman ought to help keep politics clean, for there is nothing that plays a more important part in the affairs of life than politics. It is best to have division in governmental affairs. Preachers should never fail to express their views and address their flock on matters pertaining to their material as well as spiritual welfare.

I would never preach long sermons--30 minutes will allow any man to tell all he knows about any one text; he is simply repeating himself after that. I would urge my members to attend Sunday school with their children. I would freely present the calls of the church--for contributions to missions, ministerial relief, etc., and advise my members, every family at least, to take the church papers. Ministers are cowards who are afraid to present these matters. Some think it would work to their disadvantage in salary account--not a bit of it. It is the congregation that does not hear the calls of the church and does not take the paper of the church that pays niggardly salaries. The intelligent congregation always pays the minister well. Do not hesitate, ministers, to call on your members for contributions to board work, and insist on their taking the church paper.

I would make as few debts as possible and meet them promptly. Failure of ministers to meet their pecuniary obligations seriously injures their usefulness.

A number of observations may be made on this communication. First to note in his recognition of the need of adapting religion to science. In North Georgia in 1905 the new discoveries in science that affected the liberalism of the Bible were often bitterly fought by fundamentalists in the protestant churches. With this point of view, it is

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natural that Father would oppose doctrinal sermons, of which there were very many being preached. He would have these replaced by practical sermons dealing with the problems of everyday life. Such a view might be expected from a banker. Then he winds up with good business advice, such as he might give to a corporation. The trends in religion in the forty years since he wrote this letter have been in the directions he charted.

As a child and a youth Father's religious life centered in the Cumberland Presbyterian Church of Cleveland, which the family attended as long as they lived in Tennessee. When he and Mother went to live at Rome he at once became identified with the First Presbyterian Church of that town.

Father reared his own children according to the religious standard by which he himself had been reared. He was comparatively strict but he was not severe. He objected to his family's playing cards and to his children's dancing. He was deeply distressed when he was persuaded to compromise on these issues for he felt he was allowing himself to conform to the pressure against his own best judgment, but he held firmly to the custom of Bible reading and prayers on Sunday nights.

As good Presbyterians Father's children, of course, must attend church and Sunday school and learn the Presbyterian catechism. Then too, since Father was firm in observing Sundays according to the religious precepts of the time, he did so by cleverly finding interesting Sunday activities that were appropriate for the "Lord's Day." As the children grew older he relaxed many of his rules and let them choose for themselves. For several years only religious music was heard on Sundays in our home, but later Father realized the unnecessary restraint this rule laid upon the musicians of the family and he enlarged his ideas of the appropriate observance of Sunday to include all "good" music, meaning classical music; but never was the popular music of the day, the so-called "ragtime," the equivalent of today's jazz, allowed to be played on Sundays.

Before my day I do not know how the children were entertained on the long Sunday afternoons of spring and summer, but for me they were some of the happiest times of my life. Father would take us to the country to hunt for

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wild flowers in the woods. He was a great nature lover and knew where to find the first blooming shrubs and flowers of spring and the last of them blooming in the late summer and fall. He knew where to find in early spring the delicate trailing arbutus tucked away under the rocks, the woods white and pink with azaleas; the large purple "dog-tooth" violets; and the sweet-shrub, the treasure of our hunt.

After a big Sunday dinner and a short nap Father would pile the young people in the surrey, whoever wanted to go--probably a few friends of mine in addition to my sisters--and we would drive out to Callier Springs or some other lovely wooded spot. There we would roam through the woods gathering what flowers we wanted to take home with us. Often we dug up an unusual flower or shrub and transplanted it to our own garden. A small sweet-shrub which we transplanted grew to be an enormous bush to mix the fragrance of its blossoms with that of our magnolias and cape jasmines and mimosas in spring. For years it was to us a reminder of our happy Sunday outings.

As a Sunday substitute for noisy games these expeditions were not only successful but they also became the high spot of the week for me. Hence the restrictions made for the proper observance of Sundays in our family were no restrictions at all. Father's kind heart could not have allowed his restrictions to be harsh on the children. In fact, I do not remember Father ever being harsh. His religion was not of that variety. Rather, he observed the Christian religion of love. His religion was of the New Testament; his God was one of loving kindness, not the Old Testament God of wrath and vengeance.

The harshest punishment I remember receiving from him was having my mouth washed out with soap for saying a "bad" word. Father was never known to even say "damn." How times change! Imagine Father knowing, as I did this summer, a cute little girl of seven with golden curls, named Mary, who swore like a sailor. Her mother was shocked too, but did not know how to stop it. Finally, in desperation, she told Mary that, maybe, she ought to leave her nice home and live somewhere else where there was no objection to swearing. To her surprise Mary agreed and went to pack her clothes. As she was leaving she met a neighbor at the door who asked, "Mary, is your mother at

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home?" To which little Mary with the golden curls replied, "I'll be damned if I know. I don't live here any more."

Father's devotion to children extended not only to his own children and their friends, but also to those less fortunate. His philanthropies were largely for orphans and young men. All his life he contributed generously to two orphan's asylums, usually at Christmas. When the preparations were being made for the pleasures of his own children, his thoughts turned with some sadness to the little ones who were growing up without the affectionate attention of either father or mother. In his correspondence are letters to the superintendents of these two asylums asking that part of his enclosed check be used for a Christmas celebration for the children.

Though he contributed to many local charities and civic projects his regular and most generous gifts were to the children's homes and to the First Presbyterian Church of Rome. In view of his interest in and work for the church it perhaps seemed strange to some that he held no office in it. The fact is he did not become a member of the Rome church until late in his life. For some reason both he and Mother delayed changing their church membership from Cleveland, Tennessee, though they always were closely identified with the church in Rome.

When the day came they thought it best to become members of the First Presbyterian Church of Rome, many members of this church were astonished to learn that these two who were known to be "pillars" of the church were not actually members. There was a distinct hum of subdued amazement throughout the congregation where the minister announced the welcoming of two new members, Mr. and Mrs. John H. Reynolds.

If to the modern generation religion seems to have had an exaggerated influence in Father's life it did not seem so to those of his time. It was an age when discussion and profession of religion were very widespread. To be religious was not exceptional but was held as a mark of esteem. In those days too, there was a good deal of fanaticism in religion. The practices of many sects were characterized by a high degree of emotionalism, such as that which the revivals provided. Father expressed his religion with dignity, as did his family and their associates. He

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tried to live a life of kindness in conformity with the standards of the Christian life as he understood them. This Christian ideal was attained by devotion to his family, kindness toward his friends and fairness in all business dealings.

For several years Father taught a class of young men in the Presbyterian Sunday school. He was especially interested in the young boys in their late teens and early twenties. Often boys entering his class in their teens remained with him well into their twenties. The following newspaper clipping tells of one of the dinners he gave his class:

On last Thursday evening Mr. J. H. Reynolds entertained his Sunday School class at a most delightful six o'clock dining. Mrs. Reynolds, and Misses Reynolds assisted in the entertainment of the eleven young gentlemen who were present to partake of the most delightful hospitality of this family. The scene at the table was a very pretty and happy one. Mr. Reynolds has had this class at the Presbyterian Sunday school for five years, taking them when quite small. He grew so attached to them and they to him, that the class has remained unchanged in his charge ever since.

Those present were: W. M. Towers, jr., Richard Maddox, Linton Maddox, Wurtz Bowie, Walter Quinn, Linton Elliott, Mumford P. Word, Wade S. Cothran, Willie Hoyt, Robert Harper and Laurie Cothran.

Father was on the board of the Georgia Young Men's Christian Association. It was a proud day for him when a branch of the Y.M.C.A. opened in Rome. Also he was on the board of trustees of the Cumberland Presbyterian Publishing Company at Nashville, Tennessee. To these organizations he made annual contributions. Later, he gave quite large donations to the American Red Cross, the Floyd County Hospital, and other philanthropic organizations.

Father's devotion to his church is symbolized by the chapel in Rome which bears his name. This memorial to him was made possible by the generosity of his daughter, Miriam, who left in her will a sum of money to the Presbyterian Church of Rome, in memory of John Hughes Reynolds.

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The unveiling of a plaque commemorating the Chapel to him took place at Rome in April, 1947 and was attended by his son Hughes, his grandson John H. Reynolds, and his great-grandson of the same name.

In politics Father was a Democrat. Though he took his politics casually he was keenly aware of what the Republicans had done to the South in the reconstruction days and what the Democrats could do for it in the future. He voted the straight Democratic ticket, with one exception, the presidential election of 1896. In that year he voted for the Republican candidate, McKinley, in preference to William Jennings Bryan, the Democratic candidate, because he saw only financial ruin for the country if free coinage of silver, which was Bryan's platform, was adopted to replace the single gold standard.

Preceding that election there were large numbers of failures among banks, factories, and mercantile firms. In many cases not only were bank deposits substantially reduced but much gold was also withdrawn from the banks. While gold was never officially quoted at a premium Father said it actually could be had only at a premium everywhere except at the Treasury in Washington where it could be had on presentation of gold certificates. New York bankers sold options on gold. That is, by paying one-fourth or one-half in other money a banker could have the privilege of getting gold at par in thirty, sixty, or ninety days. After McKinley's election gold remained the basis of our money.

In 1896 it took courage for a Southern man to vote for a Republican candidate for president of the United States. Father saw the issues through the eyes of a banker, primarily interested in the financial and economic condition of the country. In 1895 and 1896 this country was going through one of the most serious depressions it had ever known. Father felt a Republican administration which would maintain the gold standard, would do much to curb the business failures and would bring better economic conditions to the country.

In the middle part of the 1890s the Populist Party became something of an issue in Georgia. In 1904, Tom Watson, a Georgian, ran for the presidency of the United States on this ticket. The Populist Party was a radical farmers' party, much like the Farmer-Labor Party of the

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1920s, and therefore influential among the poorer farmers in an agricultural state such as Georgia. While Father had many friends and customers among the farmers and fully realized their problems, he thought the money issue between the Democrats and Republicans was the most important issue of that time. Father's good friend, Seaborn Wright, ran for Governor of Georgia on the Populist's ticket in 1896, but was defeated.

Though Father's interest in the solution of the farmer's problem was very real he did not think the Populist Party was the answer. On the contrary, he thought the improved economic conditions hoped for through a Republican administration would come nearer solving the farmer's dilemma.

The country pulled itself out of the depression of the 1890s as it pulls itself out of all depressions. Whether or not better times were due to the Republican Party was left to the people as a legitimate subject for argument for the years to come.

When in 1900 McKinley and Bryan again ran for president and McKinley won the election, Father was interviewed by the New York Tribune on how Georgia people had voted. His humorous reply follows:

THE PASSING THROG

John H. Reynolds, president of the First National Bank of Rome, Georgia, who is a member of the Georgia Bankers Association, now at the Gilsey House, told a Tribune reporter yesterday how the bankers of that state faced the Bryan question at the polls last November. "You see the most of us," he began, "do not vote the Republican ticket and when this man Bryan was the Democratic Candidate, we were in a dilemma. We didn't want to vote for McKinley, because it struck at our pride, and we could not vote for Bryan because that hit at our pockets. We did not want Bryan. We had prospered under a sound money administration, and we wanted a continuance of sound money and sound coin. "Well," concluded the banker, "On election day the most of us could not get to the polls. Some of us went in one direction, some in another. As for myself, I was called to Ohio on business."

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As John Reynolds, the young banker, grew with the town he had chosen as his home and developed strong convictions as to what was best for the business life of Rome, he was often urged to run for one or another office. But he had none of the outstanding traits of a politician, knew it, and therefore always refused to run for office. He was content to lend his name and influence to what he considered to be the right side of the issue. On these points he was very outspoken as is shown by many newspaper articles quoting him.

In answer to a committee sent to ask him to run for mayor, Father jokingly said he would never run for any office but he would consent to become Mayor of Rome if it were offered him unanimously. This, of course, never happened, though it was talked about a good deal. Many people thought that a banker, who had organized two successful banks during "hard times" and had brought his banks through the country's worst depressions with eminent success, would make an equally successful mayor. But Father was a man of common sense and he knew that his talent as a banker was not the talent of the politician.

In 1896 a movement was started among Georgia's financiers to induce Father to run for Congress but he declined that also. A part of an interview the Atlanta Journal had with Mr. Marvin, a public utility executive of Rome, on this subject follows:

Mr. Reynolds for Congress

Mr. Joseph B. Marvin, the general manager, and treasurer of the City Electric Railway Company, of Rome, Georgia, is at the Aragon. He comes to Atlanta for the purpose of studying electrical railways and power houses, and getting points for the improvement of his plant.

Mr. Marvin moved from his old home in Massachusetts to Rome about two years ago and is well pleased with the South. He is a Democrat, and is desirous of a chance to vote for a candidate for Congress who will stand on the National Democratic Platform. Only those who can so stand, he says, are true Democrats. He reports that a movement has

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been started for the organization of a sound money club in Rome, and that the committee is now circulating a petition for members. The sound money men hope to induce Mr. Reynolds, a prominent financier of Rome, to run for Congress. He thinks the substantial businessmen of the country pay too little attention to politics, and through negligence the leadership of the people often falls into hands of men who do not truly represent the best judgment of the community.

Father's reply to the efforts to induce him to run for Congress, which follows, was brief and to the point:

"I appreciate the kind mentioning of my name as a Congressional candidate," said Mr. John H. Reynolds yesterday, "but I am not in politics. I have no aspirations in that direction, and am too busy with practical affairs."

The more the bank grew the more grew the idea that Father should hold some political office. After the bank had come through a panic and its "phenominal success" was being talked about a good deal it was suggested Father would make a good governor of Georgia, as shown by the following newspaper article:

NORTH GEORGIA CITIZEN

If Rome had two dozen gentlemen like John H. Reynolds that town would expand so fast and substantially it would give Atlanta the "all overs" at once. Besides being a banker of prominence, he is a most valued citizen any way you view him. He takes an abiding interest in all that concerns Rome. He is wide awake to her church and social status. He encourages young and struggling men and keeps his eyes on promising boys. He goes far out into the world often and is constantly on the alert for things by which to improve Rome, Floyd County, and the South generally, and, being a gentleman of practical sense, he knows the best of everything when he sees it and

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makes a mental note so that on his return somebody can get the advantage of it.

Mr. Reynolds has nothing but good words and cheer for rich and poor, white and black, and everybody is his friend. He is the kind of man who should some day be made governor of this state. He is a loyal citizen and a royal friend.

However, Father thanked everyone for his compliment and stuck to his banking.

III

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John Reynolds achieved in his career as a businessman more than the usual success. Yet, curiously, he gave business second place in his life. As did his father, he spent his life trying first to be a good Christian and second a good banker. He always took pains to keep his two standards in that relationship.

Father had a formula for good banking which seemed to work. He said the first rule was to learn to say "no." The second rule was "no credit if there was a shadow of a doubt." The third was "be firm as a rock but at the same time entirely agreeable." Fourth and last, he urged concentration on banking, to the exclusion of other business. If following the formula sometimes gave to Father's business associates or clients an impression of hardness, it is well to remember he learned it through trial and error in the tough competition of the business world.

Both Father and his father belonged to the type of businessman who put honor and integrity before personal financial gain, a type not seen so much today. In the banking business, firmness and caution were necessary for the protection of the stockholders. It was not considered either Christian or gentlemanly to be in the slightest degree unfair or dishonest. A "Christian gentleman" was the term used to describe the kind of businessman Father represented.

He was fair with clients and associates, he was firm and cautious to protect his stockholders and depositors. These defensive qualities were tempered by an essentially gentle nature and an ever-present sense of humor. He was agreeable unless pushed to where he thought he was being imposed upon. His honor and integrity were unquestioned.

Father had many friends and relations who depended upon his business judgment. In some cases he gave only his advice in certain business dealings but in other cases he sometimes made the investments himself. The following letter which I found in his files among several similar

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letters, tells of a cousin's gratitude for his many years of helpfulness.

Cleveland, Tenn.

Nov. 21, 1902

Dear Cousin John:

When you make a change in notes please make a note of seven hundred dollars and send me fifty. That will leave \$700 (even) for you to hold for me.

Thanksgiving is here again and I feel that one of the greatest blessings bestowed on me is having a good, honest, upright, Christian cousin, (John H. Reynolds) who has been so good - and kind to me all these years, for which I am so thankful.

Your cousin,

Sue E. Fetzer.

An article in The Coosa River News gives an example of Father's liberality in dealing with his less fortunate clients and shows how his sincere sympathy in times of distress influenced his actions.

ROME BANK'S LIBERALITY

The following letter from the president of the First National Bank of Rome, Ga., is printed by permission of Mrs. Chandler:

Rome, Ga., Nov. 23, 1905

Mrs. Maude E. Chandler, Cedar Bluff, Ala.

DEAR MADAM: Yours of the 21st instant received. You may send us the \$____ and we will wait a while on the balance. I sympathize very much with you in your affliction, and sincerely trust that you will soon be over the trouble. You may rest assured that we will not give you any trouble about the land matter, for you have right now all you can bear.

Yours respectfully,

Jno. H. Reynolds,

President

BANKER

To explain the liberality of this bank--The First National Bank of Rome, Ga.--a former owner of the land in question informs a News attache that the farm is at least worth \$900, whereas Mr. Reynolds sold Mrs. Chandler the place for \$600. Some misfortunes prevented the lady's making prompt settlement with the bank, she notified the president of same which elicited the letter above.

Nothing but hoax is the greater part of this rigamarole that we hear about "grinding capital," "heartless corporations" et cetera, anyway. The First National Bank of Rome has had during the fall and current winter a constant stream of customers, a vast majority of whom are farmers, and we are informed that the bulk of money now on deposit in that institution is there to the credit of farmers and other artisans. Some years ago to have mentioned the name of a National Bank was almost as hazardous as flaunting a red rag to a bovine's nose, but now people are coming to appreciate the science and practicability of banking their holdings, and are doing so liberally.

When Father first entered banking in 1873 as teller of the National Bank of Cleveland, Tennessee, of which his father was president, he was 27 years old. He had had some previous business experience, however, for he was a member of the firm of Cross and Reynolds, manufacturer of carriages from 1868 to 1873.

He thus entered the banking business in the year in which began one of the worst business depressions in the history of the United States, before or since. This depression lasted six years--until 1879. Four of these years Father was in banking, in Cleveland, under the very good guidance of his father. In 1877, still in the midst of the depression, he started his own bank in Rome, Georgia.

Thus it may be said that Father as a banker was born in a depression, and grew up in one. This fact should be remembered as the story of his career as a banker unfolds. For it is a most remarkable story because of his great success in weathering the many severe depressions that followed in the succeeding 45 years. His qualities of caution

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and good judgment were the tests of survival in a bitter struggle for existence in these very trying years.

When the First National Bank of Rome, Georgia, opened for business in 1877, the capital stock was only \$75,000. But the town was small--only 8000 population. Then, too, it must be remembered that money was worth much more then than now. In fact \$75,000 capital stock in 1877 was the equivalent of about \$150,000 now.

The resources were, four months after opening, \$170,000, as is shown in the following bank statement. This statement has historic value in that it is the first statement ever made of the bank's condition and it was mailed to the stockholders in long hand as typewriters were not in general use in 1878.

| <u>Resources</u> | |
|------------------------|-------------------|
| Samuel S. Bonds | 6049231 |
| W. S. Bonds | 64500 |
| Premises | 487012 |
| Due from Banks | 432448 |
| Inventory and Fixtures | 262774 |
| Expense | 206276 |
| Five percent Fund | 267600 |
| W. S. Treasurer | 100000 |
| Cash | 2729211 |
| <u>Liabilities</u> | |
| Capital Stock | 75000 |
| Circulation | 53520 |
| Discounted Paper | 5000 |
| Interest | 256813 |
| Exchange | 135413 |
| Due Banks | 703377 |
| Other deposits | 2541449 |
| | 11989052 11989052 |

The "Expense account" includes the expenses incurred in organization.

This day been forwarded to each Stockholder
 per J. S. Bonds
 1st 1878.

Accepted of the above has
 J. S. Bonds Pres.

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When Father organized the bank his idea was to make it a county bank and this he did. By agreeable courtesy as well as good banking principles he won the farmers as customers. On Saturdays many farmers came to the bank; and Father and the cashier, B. I. Hughes, made friends of them as well as customers. They not only gave them free advice regarding their finances but listened to them and advised with them on their domestic problems and personal ills as well. On Saturdays one entering the bank might have thought it was a "farm bank." And so it was--in a way.

The long depression of the 1870s ended two years after the new bank had started in Rome and there followed four years of good times. The capital stock was increased to \$125,000 and the resources grew to a half million dollars, as shown in the bank statement on January 1, 1885. This date was the lowest point in the depression of 1884-6 but the statement shows that at that time the cash in hand was equal to two thirds of the loans. Father's first six years of banking during a depression had evidently taught him how to keep his bank safe during hard times. Yet for the first years of the depression of 1884-6, the bank paid 8 per cent in dividends.

The early printed statement of the bank's condition is quaint.

Established September, 1877.



First National Bank,

ROME, GEORGIA.

JNO. H. REYNOLDS, President.

F. H. HARDIN, Vice President.

B. I. HUGHES, Cashier.

Statement January 1st, 1885.

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It looks as if it might have been a Christmas card. As a matter of fact it was a New Year's card, and no doubt a welcome one with a statement of a semi-annual dividend of 4 per cent.

Inside this announcement is found the following account of resources and liabilities.

RESOURCES

| | |
|----------------------------|--------------|
| Loans | 184,158.65 |
| U. S. Bonds | 125,000.00 |
| Cash | 116,122.88 |
| Due by Banks | 80,011.35 |
| U. S. Treasury | 7,125.00 |
| Banking House | 8,000.00 |
| Stocks and Bonds | 1,200.00 |
| | \$521,717.88 |

LIABILITIES

| | |
|-----------------------------|--------------|
| Capital Stock | 125,000.00 |
| Surplus | 75,000.00 |
| Undivided profits | 359.68 |
| Deposits | 177,691.92 |
| Due Banks | 31,186.28 |
| Circulation | 112,480.00 |
| | \$521,717.88 |

At the time the First National was established there were several other banks in Rome, but during the panics of 1884 and 1893 several of them either failed or consolidated. In 1884, the Bank of Rome and Hargrove and Williams failed. Two years later Printup Brothers went out of business. These failures were followed in 1894 by the disappearance of The Mercantile National from Rome's roster of banks. Other banks established after The First National opened, and which subsequently either consolidated or went out of business were the bank of Frost and Pashen, the American Bank and Trust Company, and the Cherokee National Bank. The Exchange Bank of Rome, which opened its doors in 1882 closed them again in the early 1900s,

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while The Citizen's Bank came and went a little later. By the 1900s the First National was clearly dominant in the banking business in Rome.

After the end of the depression in 1886, there was a stretch of some seven years of relatively good times with occasionally a panicky situation of very short duration.



The young banker, 1890

AS I REMEMBER THEM

But these were not good times in the same sense as we have them now for prices were falling as they had been since 1864. They were to continue to drop until after the 1890s. Falling prices are hard for banks and for business.

Thus the first twenty-five years of Father's career as a banker were tough for him due to panics and falling prices even in good times. However, he was favored by the fact that a large number of his depositors were farmers whose stability in bad times was greater than that of business.

As the panic of 1893 approached Father made his first entry into the national scene. It came about this way. During the latter part of 1892 and the first part of 1893, the U.S. Treasury had been losing each month gold by export, due to various causes, some of them associated with the effort to coin silver freely. A great deal of uneasiness in the financial world was caused by this exportation of gold. There was, of course, gold in the banks, which was thought to be needed by them, especially by the banks in the East.

Father, who was always a student of banking, thought of the idea of strengthening the Treasury by sending gold from the banks to the Treasury in exchange for notes and so wrote to Mr. Carlisle, Secretary of the Treasury. His proposal was to send the money only from the South and West where the banks needed the gold perhaps less than those in the East. The transfer was to be made in exchange for U.S. or Treasury notes. The bankers would gain, since usually there was in handling gold appreciable loss from abrasion. The Treasury was badly in need of gold and Mr. Carlisle wrote Father for the names of the banks, and an estimate of the amount of gold they could send. Father figured it would amount to 55 million dollars, which was about a quarter of the amount in the Treasury.

This proposal caused a good deal of discussion over the country in newspaper articles and in editorial comment. As an illustration we quote below an editorial from the New York Times of May 1, 1893:

OUTSIDE GOLD

We publish this morning an interesting dispatch from Rome, Ga., regarding a general proposition submitted last week to the Treasury Department by the

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President of the First National Bank of that place, Mr. John H. Reynolds. It was in substance, that the banks of the south and west, now holding about \$55,000,000 of gold would be induced to give this amount to the Treasury in return for currency if the government would pay express charges on the gold which he estimates at only one fifth of one per cent. This is a proposition that will doubtless be carefully examined by the Treasury. Mr. Reynolds, of course, does not claim to represent all the banks of the south and west, but assumes that others are in much the same situation and likely to be guided by the same considerations as himself. His proposition appears to differ from any heretofore adopted, in that it does not ask the currency be delivered at New York, but sent to the banks. It is fair to assume, therefore, that there would not be the profitable little operation in exchange that has given zest to these arrangements when recently made.

This plan however, raises another question, intimately involved with that of gold payments, but of a good deal of importance apart from that, and that is the extent of the current receipts of the Treasury and its capacity to furnish the notes required. At present, of course, there are not enough notes on hand to carry this operation very far. By the statement of the 29th ult. the Treasury held only \$20,230,323 of United States notes and United States Treasury notes above the outstanding currency certificates, while the actual working balance of the Treasury was less than this. It may well be that, quite independently of the question of strengthening the gold in the Treasury, it may before long become necessary to issue revenue bonds to meet current expenditures.

On May the 4th a lengthy dispatch from Washington, D. C. on the suggestion that the banks send gold to the Treasury was sent out to the newspapers. This article stated that it was not probable that the Treasurer would adopt Father's idea since the Treasury did not have enough United States notes to exchange for the gold that the banks of the South and West would send in. But their offer of aid

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was hailed in the article as an important manifestation of confidence in such critical times.

The suggestion of Father's to get the gold from the banks to the Treasury was, though, not adopted by Secretary Carlisle at the time. Instead he issued bonds and from their sale received considerable sums of gold. These bonds bore interest, which was more expensive for the government than Father's plan would have been. However, two years later Mr. Carlisle did attempt to carry out the idea by offering to exchange U.S. Treasury notes for gold and to pay the express charges on the gold, as indicated in the accompanying article from the Rome Tribune in 1895:

SUGGESTED BY ROMAN
THE PLAN OF THE TREASURY TO GET MORE
GOLD MADE THE SUGGESTION TO SECRETARY
CARLISLE IN 1893 AND IT IS
NOW ADOPTED BY THE GOVERNMENT

The Sunday papers contained a notice of Secretary Carlisle's intention to offer to pay the express charges on all gold sent to the Treasury, and exchange them for treasury notes, also paying the express charges on these to the point from which the gold was shipped.

Many Romans and others will remember that this was suggested to Secretary Carlisle in 1893 by President John H. Reynolds, of the First National Bank of Rome.

At the time the suggestion was made it created a good deal of discussion and comment all over the union, and it is now with a feeling of pride in their townsman that the people notice his suggestion has been adopted.

I do not know how much gold the Treasury received in this way in 1895. Perhaps at that time Mr. Carlisle's call for gold from banks in exchange for notes was not backed by the concerted support of the banks that had existed in 1893. The depression continued for two more years, and would not, of course, have been stopped by sending in gold from the banks of the West and the South, since the underlying causes of this depression lay in large part in the

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silver problem. But an immediate adoption of Father's suggestion made in April 1893 before the panic of May might have postponed or lessened the panic, though it would have affected the depression little if at all.

The problem of the flow of gold to and from the Treasury with which Father was concerned led eventually to the formation of the Federal Reserve System in the Administration of President Woodrow Wilson, one of the main features of which was to provide pipe lines to channel in and out sound money from and to all parts of the country in case of need. Thus panics were reduced although depressions were not.

In thinking over this episode, we infer that Father must have acquired considerable confidence as a banker during his 15 years of successful banking through the depressions of the 1870s and the 1880s. He acted not only boldly in proposing a remedy for a national problem but also he acted quickly, prior to the panic. Once having entered the national scene, Father continued to operate there off and on during the rest of his life.

Our assumption as to Father's confidence seems further justified by the fact that in the depression of the 1890s when 300 banks failed, the First National Bank was never in trouble and continued to pay 12 per cent dividends. Testimony of this excellent record is found in the following editorial written in 1894 in one of the Rome papers:

The First National Bank will pay its usual semi-annual dividend of six per cent next week. That will be twelve per cent for the year. This is a remarkable result for the years of the worst panic in the memory of this generation. During the panicky months of July and August the First National probably was better prepared to stand a run than any bank in the state. It was not making any new loans to speak of during those two months, but took care of its customers, and not only paid everything in cash but did it without any charge for exchange. That was at the time when the Chemical Bank of New York, refused to cash the check of the New York Central Railroad, and currency was bringing four per cent premium over certified checks.

AS I REMEMBER THEM

In such years it is extremely difficult for banks to pay dividends, for they have to keep much money idle in "squally" times, but the First National Bank was one of the first to announce that there would be plenty of money to buy cotton, and its fall business has been very satisfactory and the usual nine thousand dollars will go out to stockholders. This will make a good many smiles.

Father was one of those who smiled, of course.

A strong bank attracts customers as a magnet attracts metal. When The First National Bank soon began to be spoken of as strong as the Rock of Gibraltar and safe as a church, naturally, its customers and deposits increased. I have spoken a good deal about how safe Father's bank was, but to be a safe place for depositors' money is not the sole aim of a bank. It must pay dividends. Any bank can be safe, if it does not lend money, but note that The First National Bank was making extraordinary profits. The surplus was accumulating steadily and as the newspaper comment said the bank was paying regularly a high dividend. It was not only sound but profitable as well.

Though Father's success as a banker was phenomenal, it was not accomplished without some mistakes. Few men rise without making some failures; otherwise their success would be less secure. Father learned much, as every one else does, by experience and hard knocks. He made mistakes in the early days which he used as lessons well learned. One such mistake cost him \$3000--not too big a sum as the banking business goes. The one time in his whole business life when he failed to investigate a customer, he turned out to be a crook, a "sharper" as Father called him.

The bank had been established just five years when a friend of Father's introduced a stranger from Pennsylvania, who was buying real estate in Rome and who, while waiting for something good to turn up in the market, thought he would trade a little in cotton. After an introduction by the bank's good customer and friend, which Father thought a sufficient guarantee of his honesty, the stranger, Mr. Clymer, went to Oxford, Georgia, bought some cotton, shipped it to Rome and then came up and collected his money from

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the bank. He did the same thing over again several times. Finally one day he came to the bank and asked Father what he must do if he wanted to have the bank collect the money for him when he shipped cotton to Rome or possibly Selma, Alabama. Father told him to ship it to himself, endorse the bill of lading, send it to the bank and the money would be sent to him. Father meant for him to ship it to his own order, not to himself; but Mr. Clymer did exactly as Father said. He shipped it to himself and then took the bill of lading to the bank. Father realized the difference as soon as he saw the bill of lading, but, then having no doubt of the man's honesty, he paid him the money, \$3000, taking his draft on Selma with the bill of lading attached. Soon, though, he found that Clymer had already collected \$3000 from the people in Selma to whom he had shipped the cotton, having sent them an order on the railroad. A prominent Atlanta lawyer told Father he could force the railroad to take the loss and urged him to do so, but Father said he had no real claim against the railroad, though he might have a legal one. He felt it was his own fault due to inexperience and that he should take the loss.

When he recovered from the shock, Father sadly remembered that Grandfather had always told him to take his losses standing up, pay without a whimper, then make immediate use of what he had learned.

After this experience Father became even more careful in giving credit. Later he became suspicious of the financial soundness of one of the bank's largest borrowers when no one else seemed to have any intimation that anything was wrong. His hunch proved to be correct and his investigation saved the bank a considerable amount of money.

The bank had frequently loaned the Rock Run Iron Company as much as \$20,000 at a time. The president of this firm was also president of the Fort Wayne First National Bank. Father found the Rock Run Company was borrowing not only from him but also from the First National Bank of Anniston, Alabama, and paying them ten per cent interest while paying The First National of Rome only eight per cent. This discrepancy in interest alone aroused Father's suspicions. Pushing his investigations he found the Fort Wayne Bank was not as sound as it had formerly been; nor was it then in as good condition as many thought. He also

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discovered that the newly opened Exchange Bank of Rome was being approached by the Rock Run Company for new and additional loans. At that point Father decided The First National should call in its loans to this company. At his insistence they were paid as the notes matured and only shortly afterwards the Rock Run Company failed. The Exchange bank lost about \$20,000 while the First National lost not a penny.

Father's keen business ability was not only good for the bank, but also for the various businesses of Rome which appealed to him for advice. The panics of the 1880s and the 1890s were extremely disastrous; indeed, the whole period for a third of a century was one of falling prices, which was bad for business. Also, it was the period of reconstruction, after the War Between the States. The disaster of the war and the reconstruction policy of the victorious North was tough for Southern business. During that period Rome's factories and other enterprises never had the failures experienced in many other cities. Indeed, Rome is known today over the state as a city with sound diversified businesses and a community that fares better than most cities in times of depressions.

This tradition of sound business policy in Rome began in the early days and may very well have been due to the sound advice and good influence of the First National Bank on business firms, whose officers borrowed from the bank and discussed finances and economic conditions with the president and cashier. It was well known in Rome at the time that it was good to follow the business advice of John H. Reynolds and B. I. Hughes.

The last item in Father's formula for good banking was to concentrate on the banking business to the exclusion of investment in other businesses. I think this item in his policy must have been added when he was somewhat older and more experienced, for in the early days in Rome he did not exclude other businesses from his portfolio. He invested in and advised regarding the promotion of several of the town's business enterprises such as The Rome Furniture Company, the Rome Cotton Mill, and others. However, when the opportunity arose to get the Massachusetts Cotton Mills at Lindale, a suburb of Rome, and he was urged to make an investment in them, he declined to make a personal investment though he joined other business firms in

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putting up enough money to attract the mills. Father felt he had on hand as much as he could safely handle. Though the Rome Cotton Mill prospered and is still prospering under the name of Anchor Duck Mills, the Rome Furniture Company was dissolved after a few years, and Father and his partner lost money in it.

Father joined in Rome's great real estate boom in 1887. To increase land sales and to encourage industries to come to Rome, the financiers of the town organized The Rome Land Company. At that time something like a boom was spreading over the country and Rome came in for her share. The company's capitalization was a million dollars and there were about sixty or seventy stockholders. For a while land sold right and left and many persons made considerable money on the deals. However, I think Father was one of those who lost more than he made.

The Rome Land Company bought land in outlying districts of the town and resold it to investors as sites for industries. To reach the out-of-the-way places they had to extend the transportation system, known then, before electric railways, as the "dummy line."

In the interest of this real estate development in Rome Father and his friend John Temple Graves were asked to go to New York to interview capitalists who might become investors. Mr. Graves was the editor of the Rome daily newspaper, who later went to New York to live and became editor of the New York American. Father admired Mr. Graves very much not only for his newspaper work but also for his social accomplishments. He thought Graves a delightful conversationalist which he felt he was not. While he thought himself a poor choice for such a mission he considered Graves persuasive and effective. As a matter of fact, the cautious banker and the suave editor made a fine combination.

In the winter of 1889 they set out to entice the New Yorkers to invest in Rome. Mr. Graves had written a letter to financier Frederick Taylor, whom he knew, telling him of their expected arrival and he graciously planned the program for their three-day stay. Father overheard Mr. Taylor say to Mr. Graves they would wear white ties for dinner at his house on the first night, which brought up a problem for Father had not brought evening clothes and he

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had to scurry around to find a dress-suit and a tailor who would alter it to fit by six o'clock. The next night they dined with Mr. John C. Calhoun, a former Georgian, and the third night with Mr. Marion Veriery, from Georgia also, whose wife was the daughter of Dr. Deems, pastor of the Church of Strangers. It was through Dr. Deems that Commodore Vanderbilt was induced by his wife, a Southern woman, to establish Vanderbilt University, at Nashville, Tennessee.

At Mr. Taylor's dinner they met Mr. Cooper, ex-mayor of New York and the son of Peter Cooper; Mr. Randolph, who was president of the Continental National Bank, and General Wilson, who commanded a division of cavalry which captured Jefferson Davis, President of the Confederacy when he attempted to flee the country at the close of the War Between the States.

The next night at Mr. Veriery's dinner they met Mr. Samuel Spencer who at the time was in charge of the Railroad department of Drexel, Morgan and Company, and ten years later was president of the Southern Railway. J. P. Morgan and Company succeeded to Drexel, Morgan and Company.

Mr. Graves became ill on the return trip home and when they reported to their friends in Rome on the entertainment they had received he was teased about it a good deal. Mr. J. W. Rounsaville, a two hundred and fifty pounder with a girth to match, said to Mr. Graves, who weighed only a hundred and twenty, "Graves, it is funny how a man as little as you could have such a big stomach ache." Mr. Graves replied, "Rounsaville, I will have you know, sir, that a six-inch stomach can have as much pain as a two-foot one like yours."

More than once a smart editor got the best of Mr. Rounsaville. An amusing run-in with Henry Grady, another Rome newspaperman who became a nationally known editor and orator, gave Rome a laugh, echoes of which are heard today. When Grady asked Rounsaville to give him an advertisement for his paper Rounsaville declined and in an attempt to get back at the sharp-witted Grady with a crude bit of ridicule said Grady's paper was so small no one would read his advertisement. Grady's answer to the snub was to place the following one line in an obscure corner of

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the paper: "Five thousand cats wanted by Rounsaville Brothers; high price paid." Next morning when Rounsaville arrived to open for business he found wagons full of cats awaiting him. He hurriedly waded through the cats to the telephone and shouted at Graves, "For God's sake take out the cat ad and put in one for the warehouse."

Before Father learned thoroughly that being a successful banker did not necessarily mean he could be a successful investor in other lines he had at least two other falls. He bought an orange grove in Florida the very year of the big freeze, and he purchased a peach orchard just the season before the Georgia crop of peaches was too big for the usual transportation system. The summer the peaches lay rotting on the ground Father vowed he would thereafter stick to banking.

Shortly after Father's nation-wide publicity on his offer to send the gold of the banks of the West and South to the Treasury as the panic of 1893 approached, he received national recognition from the leading bankers' organization of the nation. His choice as vice-president of the American Bankers Association was commented on as follows in the National Bankers Magazine:

The Georgia representative in the list of vice-presidents of the association, J. H. Reynolds of Rome, Georgia, is known favorably here because of his connection with important enterprises, and his years of service with The First National Bank of Rome. As president of this institution he has been all that could be expected of him, and more, for he has advanced its welfare on many different lines, increasing its prestige both at home and in other states. This action of the association in selecting a gentleman of his standing has been very favorably commented upon by all who have at heart the best interests of the organization, and we believe that the abler men should be chosen as officers.

Such a national office was quite an honor for a banker in a relatively small city in Georgia. Thus, Father continued to carry on in the national field.

This recognition in Northern banking circles and in the

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financial institutions in Washington augmented his reputation still more in Georgia. For several years Father served as Chairman of the Executive Committee of the Georgia Bankers Association and also as first vice-president. Later he was honored by being unanimously elected president, an unusual distinction. The reproduction of the cover of the program for the year he was so honored follows:



*The Sixteenth Annual Convention
of the*

*Georgia Bankers Association
will be held at Macon, Ga.*

*June fifth and sixth
nineteen hundred and seven*

You are cordially invited to attend

John H. Reynolds
President

L. P. Hillyer
Secretary

At that meeting his presidential address was on the timely subject of banking principles and the financial condition of the nation. That was the year of another serious panic and Father's speech, which was given in full by many of the Georgia newspapers was read with unusual interest because of his remarkable record in depressions and because of the clarity of his analysis of the banking situation

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in a year when the country was deep in a depression.

At one of the meetings of the Georgia Banker's Association a very amusing incident occurred, a joke on Father which many of his friends liked to tell. Father was a prohibitionist, not actively, but he never drank himself and he strongly objected to the excessive use of liquor by others, especially at the meetings of the Bankers' Associations. Many other members felt as he did and they asked Father if he would give a short talk on the undesirableness of serving so much liquor at the banquets, to which he consented. His speech received respectful attention but as he was passing out of the hall one of the opposition stopped him and said, "Reynolds, such a damned good speech deserves a drink; come on in the bar." Later, through Father and his prohibitionist friends, liquor was banned at the Georgia Bankers' Association meetings--for good or for bad.

This reminds me of the time the president of the Women's Christian Temperance Union of Georgia stayed with us when she came to Rome. At one time or another we entertained many visiting firemen. When Mrs. Sibley had been installed in the guest room Mother sent the butler to say dinner would be at seven and to inquire if there was anything he could do for her. It was a shaken family that received the report "Madam would like a little whiskey!" Not to be caught in a neat trap Mother sent word there was not a drop in the house but it would take only a few minutes to send for some, whereupon "Madam" appeared at the head of the stairs and shouted down, "Mrs. Reynolds, your man made a mistake--I said I wanted a little whisk-broom!"

The excellent depression record of the First National Bank led to much talk about its soundness. For instance, the following editorial appeared in the Rome Tribune in 1895.

FIRST NATIONAL BANK

It is with pleasure that we call attention to the splendid report of the First National Bank of Rome found in another column of today's Tribune. It can be safely asserted that there is no safer banking institution in Georgia, and it is justly the pride not only of the citizens of Rome, but of the commercial men of

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North Georgia. It is a tower of commercial strength, solidity and security, and for years its name has been synonymous with all that embraces business power and safety, each year adding to the confidence which the people have in it and its management.

This bank was organized and commenced business in September, 1877, with a capital of \$75,000. In 1879 the capital was increased to \$100,000, in 1880 to \$125,000 and in 1887 to \$150,000. This solid institution has withstood the national panics of 1884, '90 and '93 without a shock. The local sensations created by the suspension of local banks have never affected it, depositors never becoming alarmed, and the confidence of the public has steadily increased. There could be no mention of Rome's progress without mention of the First National Bank, for both are too intimately interwoven to admit of division.

The high standing of the bank is due in no small degree to the superior business talent which has had the management of its affairs since it was first organized in 1877. Mr. J. H. Reynolds, the president, is a man of broad business experience with unerring judgment, and he manages the affairs of this institution with a masterly hand. Mr. B. I. Hughes, the cashier, is likewise entitled to praise for the high standing and success of the bank. He is a man of experience, of a calm, logical business mind and is popular with the people. The directors are among the leading men of North Georgia. They are all gentlemen who are known prominently in commercial circles throughout the state. There can be no wonder, then, that the First National is the synonym of strength and safety.

While the depression of the 1890s was still on the First National Bank increased its capital to \$150,000 and its surplus in January, 1897, was \$175,000, as shown in the statement at that time.

As further recognition of the standing of the bank which Father headed, the Southern Railway Company chose it as the depository for its western division, a fact which the Rome papers did not let pass unnoticed.

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BUSINESSMEN OF HIGH STANDING

One of the soundest financial institutions of the state is the First National Bank of Rome. Under the management of President John H. Reynolds and Cashier B. I. Hughes, its prosperity has been phenomenal. As an evidence of the confidence in which the officers are held by the public is the fact that the bank has been made the depository for the entire western division of the Southern Railway Company. Mr. Reynolds is one of the ablest financiers in the state and the bank is to be congratulated upon having him at its head. Cashier B. I. Hughes is a man of the highest financial integrity and is just the man for the high position he holds.

At this time, too, The First National Bank of Rome was placed upon a national roll of honor. To get on this roll of honor, the surplus and undivided profits of a national bank must equal or be greater than its capital stock. Of the 8700 national banks of the nation less than 1 in 10 were on the honor roll. This recognition was signalized in the following article in a Rome paper:

FIRST NATIONAL BANK OF ROME IS ON THE
ROLL OF HONOR

The First National Bank of Rome, which is one of the strongest financial institutions in the south, is now on the roll of honor.

There are 8,700 national banks in the United States. Of this number there are, according to the New York financiers, only 845 whose surplus and undivided profits equal, or exceed, their capital stock.

The First National Bank of Rome is one of these.

There are only four banks in Georgia which are on the roll of honor. The First National Bank of Rome stands third in Georgia and 242nd in the United States.

This splendid showing may be better understood when it is stated that a wealthy state like Rhode Island has only one bank on the honor roll, and Connecticut has none.

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The capital stock of the First National Bank of Rome is \$150,000 while its surplus and undivided profits are \$177,000.

Like Rome's credit, its financial institutions rank very high.

And so Father carried on. But the panic of 1906 and the depression of 1907-8 began to approach. It seems as though Father was never to be free of depressions; that he was continually within imminent danger of a panic. We have seen how he foresaw the coming of the panic of 1893 and wrote the Secretary of the Treasury about it. As he saw the panic of 1906 coming he did not again write to the Treasury but he wrote to the people.

The first of two long articles was dated October 22, 1906, and was probably composed earlier. On October 22nd occurred the run on the Knickerbocker Trust Co. of New York which was the beginning of the panic of 1906. In this article of Father's the dangers of the tight money market were fully set forth and the soundness of the Rome situation was described. Father went into some detail about the economic structure of the Rome community and its hinterland, showing the diversification of the industries. He pointed out that they were not mushroom growths but were built on a solid foundation not weakened by strained credit. Floyd county agriculture was also a stabilizing factor. He hoped we might pull through without too disastrous a depression but he regretted we did not yet have a much needed emergency currency.

A few days later after the Knickerbocker Trust Company had failed and the panic was on, Father wrote a second article that appeared in the Herald on October the 27th, which carried the title, "Banker Tells How Rome is Strong in Finance," and a sub-title, "Depositors Are Safe in Hard Times." Evidently the article was written to restore confidence in the people. But it was not done by shouting confidence from the housetops but rather by a quiet analysis of banking and how it could protect the business of a community. He sets forth here in a familiar folksy prose the fundamental principles of banking so that the local depositors could understand. Since the article gives the guiding principles which he followed so successfully we present it here in full.

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BANKER TELLS HOW
ROME IS STRONG IN FINANCE

Depositors Safe In Hard Times

October 27, 1906

Editor Herald:

Now that they have got me going, I do not know when I will stop writing about the banking situation in Rome. In the old days in Tennessee the preachers gave us sermons of two hours or more. One good brother, after preaching the two hours or more, walked down out of the pulpit. A good faithful old elder from the "Amen Corner" shouted, "Thank the Lord!" Immediately thereupon the preacher walked back to the pulpit and gave them another sermon of an hour or more. The "pint" about the above, Mr. Editor, is that so many of my friends have spoken so kindly of what I have written that I cannot refrain from giving them another dose.

Men who undertake to run banks assume grave responsibilities in connection with the public. To lend money is by no means the alpha and omega of banking. There are three great responsibilities which attach to a bank:

First, to the stockholders: Some one has said that a "banker is a person who has very little money of his own, and a great deal of other people's." The managers of a bank must account to a large number of citizens in the community who have furnished the money to make up the banking capital. Statistics say that the average amount of stock held by bank stockholders, is \$1,000 or less. It is to citizens scattered over the community, with their savings invested, that the managers of banks must account for the safety of their money and for profits.

Second and third, to depositors and to the public at large: The failure of a bank in any community probably does more harm than the failure of any other business. The whole financial structure of a community is affected. Everyone is hurt; every business

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crippled; many private individuals lose money. Consequently it is easy to see what a sacred trust a banker assumes. It is easy to see what incentive he has to keep the bank's affairs in shape by conservative action, so as never to endanger his ability to meet all demands. One of the most unconservative and dangerous actions is to furnish capital for people to conduct their business on; another is that of lending money on real estate. Why? Well, simply this; that same money could not be reached in case of any sudden emergency, such as heavy demands from depositors. The truly successful banker is one who realizes his responsibilities to his customers and the public and keeps the bank's resources so well loaned as to be able to make a profit for his stockholders, to pay running expenses and at the same time keep his loans in such shape that they may be readily turned into cash in case of sudden calls from depositors.

In my young days I was told by old bankers who had weathered the storms of many panics, "Keep plenty of convertible assets." As I understand it and have been taught by the best bankers in the United States, a bank is for the purpose of furnishing money to move crops; to lend the merchant money to cash his bills to get the discount; to lend the manufacturers money to make up stock to be ready for their busy season, and to discount their short-time paper received from their customers for sales; to furnish money for all kinds of legitimate turns of short time, so as to keep the bank assets turning over quickly and always ready for the wants of customers and the demands of depositors.

Suppose for a moment that the banks of a town furnished money to capitalize business; that money is immediately invested in building and machinery and stock. Now, are the banker's hands tied? If he finds need for that money he cannot demand it without causing great financial loss to the borrower, possibly causing his failure. If there is any one thing a banker, a conscientious banker, wants to avoid, it is to do anything that will ruin the credit of a customer. So it

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is with loans on real estate. That money is tied up; it has to run till due date rolls around; then, if the borrower is unable to pay, comes a foreclosure.

Imagine a bank with the bulk of its assets lent to capitalize business or on real estate, when the pressure comes in the financial world, as it always does come around.

Take the panics of 1893 and 1896. Suppose we had had our resources in the tied-up condition above described; just think of the consequences. Our bank probably emerged from those panics with a cleaner record than any bank in the state; not an alarmed depositor nor an injured customer. It was a curiosity all over the South, for there were but few so fortunate. Just imagine the condition of Rome and its vicinity if the banks of Rome had failed to meet the needs of the town. One man, a resident of a neighboring city, said, "All our eyes were on Rome. We knew that as long as the banks of Rome stood the storm there was hope for us all; if they had weakened, we would have given up all hope." Some one will ask how the Rome banks were able to weather the panic of '93 so successfully. Simply because we saw early that the financial world was going to be in trouble. We immediately forgot that we were to make any money that year, lost all sight of profits and devoted all our time to putting our banks in condition to weather the storm. Without injuring a single customer (that we ever heard of) we kept our money in loans that could be realized on short notice. Our deposits ran off rapidly, as the people had need for their money. The short-time loans we had made (mostly on cotton) were paid on maturity. We never heard of a customer saying that he was not well taken care of that year.

Every good banker makes his customers' interests his own. He may sometimes refuse his demands for money, knowing that he is doing the customer a favor. Commercial agencies say that they have few inquiries about Rome and very little trouble on account of failures; that Rome in this respect is a favored town. In the beginning of our work in Rome we required every man to give good security for all loans, and discouraged business men endorsing for each other.

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The result was, "Every tub on its own bottom."

Every business man said to himself, "Now I must not borrow any more money than the bank will feel safe in lending me, and restrict myself to just what I can make secure."

Result--The business men were careful, avoided debt as far as possible, were security for none and today the credit of Rome merchants and manufacturers is second to none in the country.

In flush times when a bank has surplus money it uses short-time paper from others than customers, but when the demand from its own customers is good a banker tells the non-customer that he cannot use his paper any more. When a man places his business with a bank he is entitled to consideration that the non-customer is not. The bank undertakes to take care of him and the customer's interest is as carefully guarded and looked after as any lawyer looks after the interest of his client.

John H. Reynolds

In the foregoing article Father shows how he avoided financing business enterprises and real estate, how he kept his assets liquid, and how he kept the business of Rome from expanding and borrowing as the market was about to recede. He was able to do this by reading the signs ahead. Particularly does he show in this article how tragic a bank failure is for the businesses of a community and for the individual depositors. Banking more than any other single business effects the economic welfare of an area. Since the '80s, Rome had had but one commercial failure of consequence. Concerning Rome, Dun and Bradstreet wrote, "Rome gives us less trouble than any large town--a failure is an exception."

Thus Father did his part again to keep Rome business safe in another bad depression; a considerable part it was, too, since he had so much skill born of experience.

In September, 1907, when the depression was at its lowest depth, the bank celebrated its thirtieth birthday. It had good reasons to celebrate, as is shown in the following letter from a former banker who knew whereof he spoke. This letter which follows appeared as a news item in the daily paper.

BANKER

FORMER ROMAN NOTES ADMIRABLE SHOWING
OF THE FIRST NATIONALInteresting Letter from A. T. H. Brower
on Excellent Report of Rome Institution

The following letter from a former Roman in regard to a Rome institution will be read with interest:

Mr. John H. Reynolds, Rome, Ga.

My Dear Mr. Reynolds:

On my return from New York I find the statement of the First National and the printed excerpt from the Rome Tribune. I have read both with pleasure--especially the statement for it tells a remarkable story to one who has been familiar with Southern banks.

You may well be proud of what you and Mr. Hughes have accomplished. Your surplus and undivided profits are nearly double your capital stock; your deposits have passed the half million mark; your cash and sight exchange is about 35 per cent of your deposits; you have no bills payable or rediscounts; and your condition is shown to be not only clean and sound but notably vigorous.

I read all bank reports that come to my notice, for when one has once been a banker he can never lose interest in banks, and I can honestly say that I have seldom, if ever, seen a report that made a more favorable impression upon me.

The First National has been your life's work and it is now a monument of your success; and while good hotels, attractive streets and buildings, and pushing merchants make for the renown of a city, none of these nor all of them for that matter, will convince the outside world of the wholesale soundness of the community as will such a statement as your bank makes.

With my best wishes for your continued success and begging to be remembered to my many Roman friends, I am

Yours very truly,
A. T. H. Brower

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The fine showing of the First National Bank, which was the subject of Mr. Brower's comment is indeed apparent from the bank statement sent to the Comptroller of the Currency in December, 1907. This bank statement occurs on another page in the body of an article from the Rome Tribune. In this depression the bank carried 55 per cent of its deposits in cash, or readily available cash, in contrast to a legal requirement of only 15 per cent.

The directors, John Montgomery, Thompson Hiles, G. F. Nixon and E. T. McGhee, some of whom had been with the bank a long time, must have been pleased to note that the resources of the bank had grown to \$1,200,000, and that the surplus and undivided profits were twice the value of the capital stock.

December, 1907

FIRST NATIONAL BANK MAKES FINE SHOWING

In accordance with the demand made by the Comptroller of the Currency, the First National Bank has made a statement of its condition. The statement shows the institution to be in most excellent shape. The First National had over \$115,000 in its vaults on December third, whereas the law required only \$36,473. In addition to the money in their vaults, they had another \$116,000 available in New York banks, and almost another \$100,000 that could be readily realized from demand loans, most of which were upon cotton. The law demands that a national bank have fifteen per cent of its deposits available, only three-fifths of which must be in the bank vault, the remaining two-fifths being permitted to be deposited in its New York reserve bank. Instead of fifteen per cent, the First National had fifty-five per cent.

The statements from scores of national banks over the country have been received in Rome, and out of the entire lot, only one shows so safe a statement as the Rome institution. It is understood that the statements from the other banks in Rome to be printed shortly, will prove them also to be in most excellent shape.

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In fact, it would appear from this statement of the First National Bank, and the prospective ones from other banks, that the local financial houses had no necessity from their own condition to adopt clearing-house certificates, but only for the freer movement of trade among the business houses.

The statement follows in detail:

REPORT OF THE CONDITION OF
THE FIRST NATIONAL BANK OF ROME, GEORGIA
Tuesday, Dec. 3, 1907
Condensed from report to Comptroller of the Currency.

RESOURCES

| | | |
|---------------------------------------|--------------|----------------|
| Loans and Discounts | \$611,695.60 | |
| Demand Loans (prin- | | |
| cipally on cotton) | 98,005.18 | 709,700.78 |
| U.S. Bonds. | | 150,000.00 |
| Banking House and Other | | |
| Bonds and Securities, | | |
| Real Estate | | 35,539.00 |
| Due from U.S. Treasurer | | 6,300.00 |
| Due from Banks | 116,030.48 | |
| Cash in Vault | 115,319.70 | 231,350.18 |
| Clearing House Certificates | | 12,640.00 |
| | | \$1,177,258.63 |

LIABILITIES

| | | |
|-------------------------------|--------------|----------------|
| Capital Stock | \$150,000.00 | |
| Surplus | 250,000.00 | |
| Undivided Profits | 53,309.51 | 453,309.51 |
| Circulation | | 150,000.00 |
| Individual Deposits | 405,264.74 | |
| Demand Certificates | 18,709.12 | |
| Cashier's Checks | 1,850.00 | 425,823.86 |
| Due Banks | | 16,125.16 |
| Clearing House Certificates | | 25,000.00 |
| Bills Payable and Rediscounts | | 107,000.00 |
| | | \$1,177,258.63 |

The report of the banks to the clearing house showed that Monday started out with \$81,000 of certificates

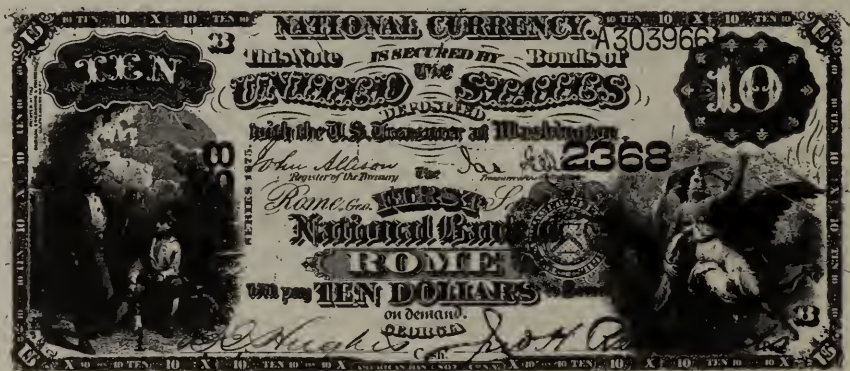
AS I REMEMBER THEM

in the hands of the people, less than two dollars per head to the population of Floyd county.

Father's hardest years in banking were now over. The Federal Reserve Act was passed by Congress and there were no more panics in Father's life time, though there were short depressions in 1911 and 1914 and a more disastrous one in 1921, the year he retired from banking. So, his banking career began and ended in depressions.

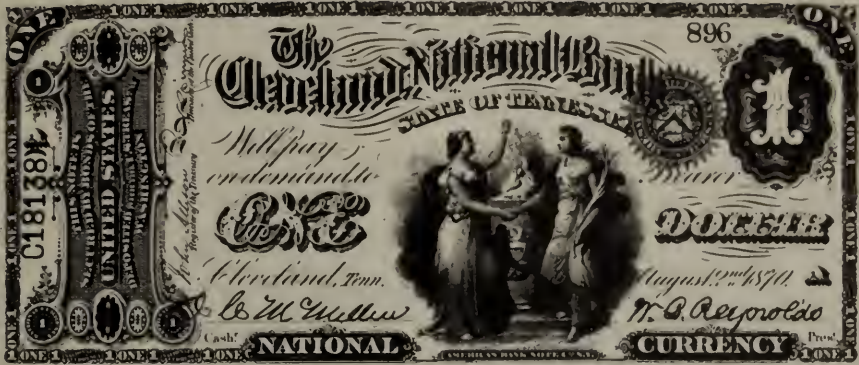
As time went on banking practices were changing largely through laws to permit the easier flow of money in times of crises. Indeed with these legal protections to the banking system it was thought that panics would be impossible. This expectation as we know has not been wholly realized. In order to effect these changes it was also necessary to modify the old system of issuing bank notes as currency.

With the coming of the Federal Reserve System there was then discontinued the practice of national banks issuing notes over the signature of the president which had the appearance of paper money and passed as such. Two of these national bank notes are shown below, one dated 1870 bearing Grandfather's signature and the other Father's. To the latter was attached a notation in Father's handwriting saying that this bill, dated 1877, was the first one issued by the First National Bank of Rome.



Though Father's life-long efforts were centered on banking, yet as has been said, his first goal was to be a Christian gentleman; banking was his second. Perhaps be-

BANKER



*The first bill of
The New Bank Rome
Issued - 1877*

ing a Christian and a gentleman helped toward his success as a banker. Certainly his morality did. It is interesting therefore to close this account with a short tribute to Father, not as a banker, but as a man, which appeared in the newspaper.

JOHN H. REYNOLDS

A man after the manner of Mr. John H. Reynolds, is one of the best possessions of a city. This is not written of him as the president of a bank but as an individual and a citizen.--There is not nor ever has been a public institution inaugurated for the betterment of the community that the name of John H. Reynolds was not among the instigators or maintainers or both....Either along moral, religious, or commercial lines he is ever the interested and liberal man and citizen. Rome is indeed in debt to Mr. Reynolds as one of her first and best promoters of industry, wealth, education and morals.

IV

CITIZEN

Father's position as president of the leading bank of Rome, made him, *ex officio*, a citizen to whom the people of the community looked for leadership in certain fields and activities. But this position as a leading citizen was more than a formal one deriving from his office with the First National Bank. Because of his unusual success with the bank not only in weathering depressions but also in paying dividends in times of panic, more was expected of him as a citizen than was the case with the average bank president. Then, too, as the fame of his bank spread to Washington and New York his prestige in state and nation presented opportunities for even more effective citizenship. There is ample evidence that he did not neglect them.

Father's first opportunity was in the field of education. Soon after he went to Rome he was elected a trustee of the public schools. At that period the high schools had not yet been added to the town's free educational plan. Father was deeply interested in the development of an adequate supply of common schools to teach every child in the county at least to read and write and "figure." The following letter from the county clerk announces his election to the school board:

To whom it may concern:

This is to certify that at a meeting of Council held June 30, 1883, J. H. Reynolds was elected a Trustee of Public Schools of the City of Rome, and he is empowered to do and perform all acts required of him by the law and ordinances of said city for the term for which he has been elected, and until his successor is duly elected and qualified.

M. A. Nevin
Clerk of Council

Father liberally gave aid to another educational project, which developed in Rome in the early 1900s. The project



Citizen John H. Reynolds, early 1900s

AS I REMEMBER THEM

grew into the nationally famous Berry Schools (for mountain boys and girls). Its endowment and plant are valued at many millions. Its campus contains thousands of acres and its Gothic buildings compare favorably with those of our best colleges and universities. Father helped found this institution. Miss Martha Berry began in quite a modest way her school for mountain boys and girls on the grounds of the old Berry home. In the early years of the school Father gave her invaluable advice on the financial aspects of the undertaking. This came naturally as he had been a close friend of her father, Thomas Berry, and was also executor of his estate. Father became a member of the first board of trustees for the Berry School and served for many years as its treasurer.

The Berry School soon grew to fame, and years later when ex-president Theodore Roosevelt came to Rome in the interest of the school Father was asked by the Mayor to head the committee of citizens to arrange the program for the day. In its account of the appointment of the committee the Rome paper said, "In selecting Mr. Reynolds for this honor Mayor Hancock chose a man who, not only by his connection with the Berry School as a trustee, but also by his long efforts for the upbuilding of Rome and his community, has won high distinction among his fellows."

Of a speech Father made at a meeting at the Berry School, the Rome Tribune commented upon his humor thusly: "Mr. John Reynolds with inimitable humor made us all long to be Treasurers and School Trustees--he jested lightly, and the lines of Kipling came instinctively to one's memory--

I have written the tale of your lives
For a sheltered people's mirth
In jesting guise--but ye are wise
And ye know what the jest is worth.

Of the same meeting another paper said: "If Mr. John H. Reynolds would turn to political speaking he would turn Rome upside down, judging from the many good points he made in his talk at the Boys' Industrial School yesterday." Everyone liked Father's humor.

In the early days of the Boys' Industrial School Father

CITIZEN

gave a scholarship each year. The following letter is one thanking him for it.

Dear Mr. Reynolds:

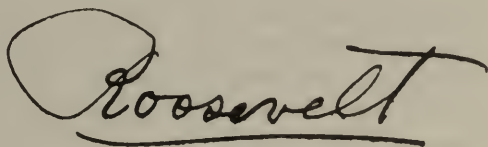
The boys were delighted with your kind encouraging words, and we value your interest in our school.

Many sincere thanks for the cheque for balance of scholarship. That scholarship has been of great service to the school, and we are very grateful to you for it.

Cordially yours,
Martha Berry

The first annual commencement of the Boys' Industrial School took place in 1902. Upon that occasion the program announced an oratorical contest and an address by Hon. Moses R. Wright. For the prizes to be given the judges were L. A. Dean, John H. Reynolds and John J. Eagan.

Speaking of Roosevelt's visit to the Berry School as the ex-President reminds me that he came to Atlanta as the President. Father received this invitation when the expected visit was planned:

A handwritten signature in cursive script that reads "Roosevelt". The signature is written in dark ink and is underlined with a single horizontal stroke.

THE RECEPTION COMMITTEE
INVITES YOU TO MEET
THE PRESIDENT
AT THE
PIEDMONT DRIVING CLUB
FRIDAY AFTERNOON, OCTOBER THE TWENTIETH
NINETEEN HUNDRED AND FIVE
AT THREE O'CLOCK

FRANK WELDON, SEC.

THIS CARD WILL ADMIT YOU AND LADY

AS I REMEMBER THEM

By the early 1900s, Father had established a warm relationship with Northern bankers which became an advantage to them as well as to Southern bankers. He became a sort of public relations man. He explained Southern business to Northern bankers and Northern business to Southern bankers. In 1908 following the panic of 1907, there developed in the South some feeling against the New York bankers. It seemed some Southern politicians thought the New York bankers had not sent to the Southern banks all the money they owed them. Father did not agree with this and he wrote to the Atlanta Constitution explaining the difficulties under which the New York banks had functioned and saying he thought they were not to blame for the South's immediate financial problems.

This significant and obviously important letter to the Atlanta Constitution drew unusual appreciation on the editorial page of the New York Sun for January 22, 1908, which follows:

A Southern Tribute to New York Bankers

John Wesley Gaines is still emitting frightful shrieks in the House of Representatives about the criminal iniquity of New York finance. Whenever opportunity offers and when it does not, he rises in his place to express the horror with which he regards the banking community south of Pine Street, and when the Tennessean is not on duty other statesmen from the South keep up the ululation. Ever since the panic it has been the fashion for politicians holding public place to abuse the bankers of New York vociferously, and the most strident uproar has been made by the Southern politicians.

It is refreshing and soothing to turn from this deafening clamor to the quiet but effective tribute paid to the New York bankers in a letter which has just appeared in the Atlanta Constitution. It was written by John H. Reynolds, who is president of the First National Bank of Rome, Ga., and vice-president of the Citizen's Bank of Rome. Here, at last, after the politicians have had so much to say, is a man who knows what he is talking about. It is too much to

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expect that the southern politicians who prefer to stir up ignorant prejudice will pay any attention to it, but it will serve as a reminder to New Yorkers that they will make a mistake if they judge the new South wholly by some of the specimens who are elected to public office.

Moved, he says, by the often repeated political assertion that the South was financially independent of New York, and the contradictory contention that "the South would have been swimming in money if the New York banks had sent us what they owed us," Mr. Reynolds wrote to the Comptroller of the Currency recently asking him "what the Georgia banks showed as to borrowed money in their statements of Aug. 22, 1907," the last national bank returns before the panic.

The answer showed that about seven-eighths of the national banks of Georgia had borrowed money in August last to lend it to their own customers. Presumably it was borrowed from New York banks or from banks that had in turn borrowed from New York.

Following this significant citation of facts Mr. Reynolds proceeds to point out that it is only "misstatement and misrepresentation" which array certain sections of the country against each other and then demonstrates that adequate comprehension of the part which New York really played in the recent crisis, involving all sections of the country, is not lacking in the South despite the politicians:

For my part, I consider the banks of New York, with very rare exceptions, patriots true and tried. I saw them in 1890-93, 1896 and 1907. A more unselfish band of patriots never made a grander fight for the liberty and welfare of a people than the bankers of New York have always done in the hour of trial. But few men in this life are brave and intelligent enough to be willing to meet and to know how to meet such an onslaught as the New York banks met in October, 1907. To my personal knowledge, when the frightened depositors were storming their walls the New York banks discounted paper for

AS I REMEMBER THEM

Southern banks and shipped currency to them, when no other cities in the United States would do it. Now give the devil his dues--New York banks are not in business for their health; they are in business for profits; but when trouble comes they never run. They meet the enemy face to face and at the same time lend every assistance within their power to their brother bankers. They are always ready and willing to assist.

It is only ignorance and prejudice which would deny that this Georgia banker has paid the New York banks a deserved tribute that is no whit diminished by his concluding statement that "the banks of Philadelphia and Baltimore also did a great deal for the South during the panic."

The Northern newspapers as well as the banks frequently turned to Father for his opinions on Southern business. As William Allen White later came to typify the best in small town journalism, so Father came, in a way, to be considered a good representative of the Southern town banker. At times he was asked by one paper or another to send an article for its financial pages. In 1915, in response to a request from the New York Sun he wrote briefly of the expected corn, hay, and cotton crops, saying the South was well fixed financially to hold the crops if necessary, to avoid selling on a poor market. This brief statement to the New York Sun, was made just after a very unfortunate and sensational murder in Georgia, and it is interesting to note that Father thought the nation-wide publicity given the murder would affect the selling of Georgia municipal bonds in the North.

Father's statement appeared in a newspaper dispatch from Hot Springs, Virginia where he was spending his vacation. Later he was interviewed for The Sun as president of the First National Bank of Rome and as a member of the Chamber of Commerce of the United States. He was asked about the probable demand for the bonds of a prosperous Southern county in high credit and his quoted answer was, "Owing to the recent lynching of Frank, I do not believe it

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would be possible to sell Georgia municipal or county bonds in the North at the present time."

The Frank case concerned a young girl worker in a factory in Atlanta who was found murdered. A man named Frank was tried for the murder. The case attracted attention particularly in the large eastern cities where there are some Jewish editors. The Northern press tried to argue that the trial of Frank was unfair because of Southern prejudice against Jews. The press then, as now, made mistakes in its interpretations which had far-reaching effects. They seemed never to appreciate the fact that there were very few Jews in the South and consequently little prejudice against them. Because the South discriminated against Negroes, it was assumed by the North, which had a measure of anti-Semitism, that the South discriminated against the Jews also. Actually there was less anti-Semitism in the South than in any part of the nation. Even in the 1940s the measure of race prejudice against the Jews, by the Gallup poll, shows the South as having less prejudice against them than any section of the United States. But the Northern press stirred up an immense amount of feeling in the North antagonistic to the South.

Though this reference to the Frank murder is a digression it seemed necessary as it shows Father's astuteness in detecting influences affecting Southern business.

As Father's career developed and his influence spread he was pressed to render, as would be expected, many volunteer services to the community, state and nation. As a consequence he received various appointments, some of which were distinguished honors but others of which carried more work than distinction.

In 1906, Mr. Sutherland, president of The United Charities of America, appointed Father to the Financial Board of The National Sanitarium in Arkansas, as shown by his correspondence.

Hoke Smith, during his term as governor of Georgia, appointed Father a delegate to the National Conference of Charities and Corrections (now known as the National Conference of Social Workers), which met in Buffalo, New York. He was on the board of directors of the Southern Presbyterian Publications, at Nashville, Tennessee, and he was appointed by Governor Brown of Georgia to be a delegate

AS I REMEMBER THEM

from the state to the Southern Sociological Congress meeting at Nashville, Tenn.

Also, he was appointed a member of the Finance Committee of the Southern Cotton Association to represent his congressional district. In the letter from the president, M. L. Johnson, asking Father to serve, Mr. Johnson says: "The Southern Cotton Association's efforts last year were crowned with remarkable success, adding millions of dollars to the various businesses in our South. We have the strongest hope and promise of accomplishing greater good this year."

This appointment to the Southern Cotton Association is an indication of Father's interest in agriculture as well as in other business. Though Father had never been a farmer he recognized the agricultural interests of the South and never let commercial banking dim his appreciation of the importance of agriculture, especially cotton growing for the South.

Another evidence of Father's interest in Southern agriculture is contained in the following letter from the Secretary and Treasurer of the Southern Bankers' Executive Committee:

First National Bank
Rome, Ga.

Gentlemen:

Your bank was the first to respond to our appeal to the bankers of the South for contributions to the \$10,000 pledged by the bankers at New Orleans, and it gives me pleasure to testify to this fact, which demonstrates better than words that you have the interest of the farmers of Floyd county at heart.

The farmers of your County are fortunate in having such a bank as the First National in their midst, and the farmers who have money on hand at any time could do no better than to patronize your splendid institution.

The bankers of Georgia have demonstrated their ability and willingness to stand by the farmers and help them in their efforts to get a better price for their cotton.

Yours very truly,

J. D. Walker

Sec.-Treas. Sou. Bankers' Ex. Com.

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Among other honors and appointments Father was on the committee formed to organize the Southern Bankers' Association and he was appointed to the Georgia committee of the Cotton Loan Fund. To enumerate all the committees on which he served and all of his different appointments would be time consuming.

The Cotton Loan Fund was organized by Mr. McAdoo, then Secretary of the Treasury, in the interest of financing cotton during the economic depression of 1913-14. Father was invited by Secretary McAdoo to meet in conference with several Southern businessmen and the Federal Reserve Board to discuss what to do about cotton in the business crisis, as shown in the following telegram:

WESTERN UNION TELEGRAM

GEORGE W. E. ATKINS, VICE-PRESIDENT

NEWCOMB CARLTON, PRESIDENT

SELVIDERE BROOKS, VICE-PRESIDENT

RECEIVED AT

29AM QJ 52 GOVT.

WASHINGTON DC AUGUST 20-14

JOHN H. REYNOLDS

ROME GA

TELEPHONE
To John H. Reynolds
By [Signature]
[Signature]
[Signature]

1 CONTEMPLATE HOLDING CONFERENCE MONDAY AUGUST TWENTY FOURTH AT ELEVEN AM AT TREASURY DEPARTMENT OF REPRESENTATIVES OF DIFFERENT SECTIONS OF THE COUNTRY INTERESTED IN PRODUCTION FINANCING AND MANUFACTURING OF COTTON WITH FEDERAL RESERVE BOARD TO DISCUSS SITUATION YOU ARE CORDIALLY INVITED TO ATTEND ANSWER

W G MCADOO

Secy of the Treas. 855PM

Out of this conference grew the Cotton Loan Fund which solved many of the cotton problems of the South. For several years Father was a member of the Georgia committee of this organization. Since it was organized especially to tide over the Southern cotton industry in a crisis, it was dissolved when there was no longer need for it.

Father's reputation as an authority on Southern banking

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and business continued to grow and among other distinctions he was appointed one of the directors of the United States Chamber of Commerce. He was one of two businessmen representing several Southern states. As it was most unusual to appoint a man from so small a town as Rome then was, his friends felt he had been greatly honored. When the announcement of the appointment appeared in the press Father received many letters of congratulations from both North and South. One letter, which follows, was from Mr. Van Hoose, at that time president of Shorter College at Rome, and I think it expressed the general thought among Father's Georgia friends.

Dear Mr. Reynolds:

I just noticed in the Tribune Herald that you have been appointed a member of the National Chamber of Commerce, and that you are one of two directors attached to six southern states. I am writing merely to express my gratification at your appointment, and to say that I feel the present administration is selecting men for such positions with an eye to their fitness and ability rather than for political reasons. Rome should be proud that she has a citizen so fully competent to assume the duties of this office, as you are.

Sincerely,

A. W. Van Hoose

For many years Father's photograph hung with those of other directors in the handsome building on Lafayette Square in Washington that houses the Chamber of Commerce of the United States. However, upon a recent trip to Washington when I visited the National Chamber of Commerce to see if I could replace the photograph with a better one, I found they no longer hang the members' pictures, but keep them on file. I was told the custom of hanging them had been discontinued several years ago, when the directors past and present had become too numerous.

Mr. Back, of the controller's office, told me that at the time of Father's appointment as director of the National Chamber of Commerce only the most outstanding businessmen received such appointments. He said it is a little dif-

CITIZEN

ferent now and that appointments are often made for other and less important reasons.

Another letter serves to show the appreciation of his appointment by his friends among the Northern bankers. The following was from the president of The Chemical National Bank of New York.

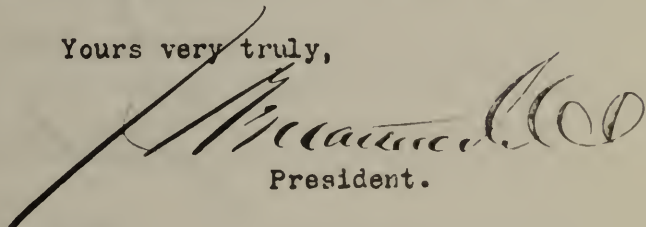
The Chemical National Bank
New York

PRESIDENT'S OFFICE

My dear Mr. Reynolds:

I note the announcement in the "Tribune-Herald" of your appointment as Director of the National Chamber of Commerce, also the editorial referring to this appointment. I beg to congratulate you, as well as the Chamber upon obtaining your services. It is a well merited honor, and one of which you should feel justly proud.

Yours very truly,



President.

J. H. Reynolds, Esq.,
Rome, Georgia.

February the twenty-first,
Nineteen Fourteen.

The new Chamber of Commerce building was never seen by Father. He was ill at the time of the laying of the cornerstone and could not accept the invitation shown on the following page.

AS I REMEMBER THEM

Chamber of Commerce
of the
United States of America
Washington, D.C.

May 8, 1922.

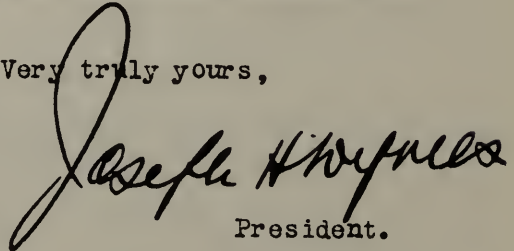
Dear Mr. Reynolds:

The Annual Meeting of the Chamber of Commerce of the United States to be held in Washington, D. C., May 15 to 18, 1922, will mark its Tenth Anniversary. To commemorate the event the program will include the laying of the corner stone of our new home.

The Board of Directors feels that upon such an occasion as this all former officers and members of the Board should be present and participate in the ceremony.

I therefore extend to you this special invitation to be with us in Washington during our convention and take part in this important event.

Very truly yours,


President.

Mr. J. H. Reynolds,
Rome, Georgia.

These various honors and appointments that came to Father may be thought of as appreciation on the part of the public for work well done, but there were expressions of appreciation from private individuals that were valued just as highly. Not the least of these were letters from his board of directors to whom he paid unusually large dividends as shown in the following letter of July 10, 1910 to the stockholders:

CITIZEN

To our stockholders:-

We take pleasure in handing you herewith our Cashier's check for a dividend on your stock. The amount is the usual 6% semi-annual with 4% added. In accepting these extra dividends please bear in mind that the dividends paid by this Bank are unusually large. We have been very fortunate during the last few years in having no serious losses, but we desire it continually kept in mind that losses come to every institution, and also that when it becomes necessary to look to the stability of the Bank rather than pay big dividends, our policy always will be to keep the Bank in good shape and pay only such dividends as this will allow.

We hope to continue to pay these extra dividends but the outcome will depend altogether upon conditions at dividend-paying time.

Very truly,
Jno. H. Reynolds, Pres.

About the same time another warm expression of approval appeared in an editorial in the Atlanta Georgian. There follows the part of the editorial which pays a compliment to Father made spontaneously by the president of one of the greatest banks in America.

Seventeen years ago the editor of the Georgian, at that time in New York, was introduced to President Williams of the great Chemical National Bank, reckoned as perhaps the strongest financial institution in the country.

Mr. Williams inquired where he was from and when told that he was from Georgia and from Rome, Mr. Williams asked: "And do you know Mr. John H. Reynolds of the First National Bank of Rome?" An affirmative answer was made and then the great financier declared with more than usual emphasis: "If I had a small sum of money, which was all the money I had and that I wanted to put in a perfectly safe and secure place for keeping, I believe I would as soon or sooner risk it in the First National Bank of Rome than in any other place in the entire United States."

AS I REMEMBER THEM

Father had increasingly become a man of action. This development was a result of will and self-teaching. To one who knows that he was naturally a timid person it is amazing to observe to what extent he forced himself to act when it would have been easier to do nothing. He did not like to let significant inaccuracies in speech and print pass without calling attention to them and making an effort to correct them, especially when the inaccuracies reflected unjustly upon the banks and the banking system. For instance, in 1913, Norman Hapgood, editor of Harper's Weekly, published an article filled with inaccuracies concerning New York banks. Hapgood said when the New York and eastern bankers wanted something done by Congress and when things were not going to please them in Washington, they "put the screws on the country banks, telling them they must stop lending money," and that they were forced to do as they were told. This was so flagrant an inaccuracy that Father felt he was forced to act.

Father wrote Harper's it was an untrue statement, and he took the opportunity before a meeting of the National Currency Reserve Association, in Atlanta, to deny it. At that time, he said he had written to the members of the Georgia Bankers' Association to inquire if they had ever heard of such action among New York bankers and he had not received a single affirmative answer to this inquiry. The letter from Mr. Lowry, president of The Lowry National Bank, is an example of many he received from Georgia bankers.

Atlanta, Ga.,
November 24, 1913

Mr. John H. Reynolds,
Rome, Ga.

My dear Mr. Reynolds:

I am glad to have yours of the 22nd inst. relative to the article in Harper's Weekly. I have not seen the issue referred to, but will buy it to day and read the article, and will write you further.

I agree with you fully that we have not been guilty, as Mr. Hapgood says, of doing anything to boost up

CITIZEN

New York or any other section, except in a legitimate way.

We feel very kindly towards New York, but in my experience of almost fifty years, I have never been approached by a New York banker with such a proposition.

Yours very truly,
Robt. J. Lowry
President

P. S.--Please let me know the date of the issue in which the article appeared, as I am unable to locate it.

Mr. Hapgood was wrong as Father proved. As a matter of fact Hapgood knew little or nothing about finance and banking. He had been a theatrical critic and from a reporter he graduated into liberal journalism. His editorship of Harper's Weekly was distinguished more by the collection of artists he secured to draw for it than for its financial column. Yet it was the custom for such weeklies to carry comments on business and finance.

Naturally, the New York bankers were pleased to have Father uncover the false attack on them. Father's warm friend, President Martindale of The Chemical National Bank, was among the first to write of his appreciation. The Chemical National Bank was one of the great banks of the nation and its president was much admired by Father. His letter follows:

Dear Mr. Reynolds:

I have read with very much interest the editorial in the "Constitution," referring to your reply to Mr. Hapgood. If more of this kind of statement were made by bank presidents to refute these wild statements made by agitators, the sooner the country would realize that we are just as patriotic and sincere and as loyal to this country, and more so, than the men who are making the laws. I suppose we will be obliged to go through these conditions for some time to come but the end will come some time, I am sure.

Thanking you, I am
Yours very truly,
J. B. Martindale,
President.

AS I REMEMBER THEM

Not only did Father accept opportunities to correct inaccuracies of statements but he also welcomed a chance to explain how the Southern businessmen looked at any injustices to the South. In 1917 he received a letter from the American Exchange National Bank of New York asking his opinion of the government's price regulations. The letter said in part "The Chamber of Commerce of the United States is reported to be considering the subject of whether or not the government shall extend its regulations of prices to include prices of all articles which have importance in basic industries as well as in war and which enter into the necessities of life....A prompt expression of your opinion would be highly appreciated."

Father at once astutely recognized this as referring to cotton, though cotton was not mentioned in the letter. His answer showed the Southern businessman's resentment in the face of long years of legislation in favor of Northern business. His letter which follows shows his opinion on a subject that was controversial then as it is today, thirty years later.

Mr. M. P. Mosely, V.P.,
American Exchange National Bank,
New York, N. Y.

Dear Sir:-

In regard to yours of the 20th, as to government prices on commodities. I presume what you have in mind "should cotton be included?" Taken ex parte one would have to answer "Yes" and let it go at that, but my dear sir, you must bear in mind that for fifty years Washington legislation has been in favor of the North, East and West. You see, there being only one party in the South has mitigated against us very much. The Democrats knew they had us and it was not worthwhile to offer any inducements; the Republicans were certain that they would never get us and it was equally not worth while to offer inducements. It is only in the last few years that the South is getting any kind of a fair show in business legislation.

There is no politics in this with me. I have never had any patience with the economic policies of the

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Democratic Party, but I believe in fair play.

In view of all this, I think the price of cotton should be allowed to take care of itself.

Then, again, we will have a very small cotton crop--in this section we will not have over a half crop. The cost of this year's crop is far in excess of any previous years.

Yours very truly,

John H. Reynolds, Pres.

First National Bank of Rome, Ga.

As Father came to challenge more and more statements that were brought to his notice, he, in his role of action, liked to commend where commendation was justified. As he mellowed with age he more and more realized the pleasure to be derived from expressed approval. He had enjoyed much of it himself. He often wrote a business associate, or a friend who had received an honor, distinguished himself, or had spoken out for the good of the country. As an example of the appreciation his letters received I give the answer to one he wrote in 1919 to Mr. J. Ogden Armour, of the packing business in Chicago.

February 3, 1919

John H. Reynolds, Esq., President,
First National Bank,
Rome, Georgia.

My dear Mr. Reynolds:

I thank you very much for your letter of the 29th ultimo: I am glad that you liked my testimony before the Interstate and Foreign Commerce committee, and I naturally am pleased to have you tell me so.

We hope that if we can get a little more publicity and take more people into our confidence and tell them what our job is perhaps there wont be as much criticism against the packing industry.

I again thank you for your letter, and with my kind regards, believe me,

Yours most sincerely,
J. Ogden Armour

AS I REMEMBER THEM

Another letter in 1917 from the collector of Internal Revenue in Atlanta shows not only pleasure in Father's thoughtful letter, but genuine gratitude. There is a good reason for it. Few people can bring themselves to speak kindly of the tax collector.

My dear Mr. Reynolds:

I am in receipt of a clipping from Rome Herald,--
"POLITENESS."

Pardon me for saying that I have found in you the real personification of politeness.

I appreciate the good things you said about the Collector's force more than I have words to express. As you are aware the Collector's office has to deal with all classes of people in collection of taxes and if we were not fairly good natured we would always be in a row. Such men as you, who are willing to overlook our shortcomings and say good things about us are like an oasis in a desert.

Assuring you of my high personal esteem, I am,
Sincerely yours,
A. D. Blalock
Collector.

The letter shown in the next paragraph, from the Comptroller of The Currency, Washington, was in reply to one of congratulations from Father.

January 21, 1920.

My dear Mr. Reynolds:

I have your letter of the 19th instant, and thank you warmly for your generous approval of the work of this bureau under my administration.

It has been a great gratification to have aided in bringing about these excellent results which have been only possible through the cordial cooperation of the National Banks of the country and with such leaders among them as your goodself.

Faithfully yours,
John Skelton Williams

John H. Reynolds, Esq.,
First National Bank,
Rome, Georgia

CITIZEN

When John M. Slaton became Governor of Georgia Father did not know him very well, but he admired him and later they became friends. The following letter shown was written in reply to one from Father concerning the Governor's excellent record.

State of Georgia.
Executive Department,
Atlanta.

August 2nd, 1913.

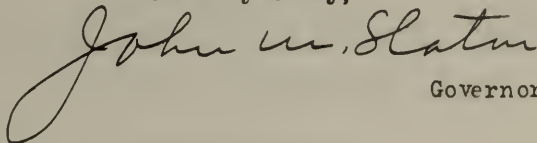
Hon. J. W. H. Reynolds,

Rome, Ga.

My dear Sir:-

I have your very kind letter of July 30th and I wish to express to you my sincere appreciation for the many nice things you have to say about me. It is indeed very gratifying to receive such encouraging letters as yours, which greatly strengthen me in my efforts to serve the people of Georgia faithfully and conscientiously. My relation with the Floyd County delegation is most pleasant in every respect.

Yours very truly,


Governor

As further indications of Father's prominent role as a citizen, his files hold letters and telegrams, not reproduced here, from President-elect Woodrow Wilson, from Secretary of the Navy Josephus Daniels, from Secretary of the Treasury William G. McAdoo, from Senator Thomas Harwick, from Joseph Tumully, President Wilson's Secretary, from President Harding, and from several Secretaries of the United States Treasury. Also, there are letters from

AS I REMEMBER THEM

several of Georgia's governors requesting his services and advice.

The accompanying letter from Secretary McAdoo is indicative of Father's never-failing interest in the growth and progress of his home town.

THE SECRETARY OF THE TREASURY
WASHINGTON

September 18, 1917.

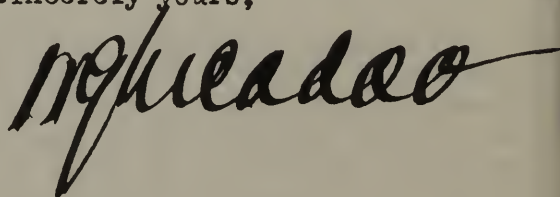
Personal.

My dear Mr. Reynolds:

I have your letter of September 13th, and shall be very glad to say a word to help Rome secure the proposed nitrate plant. I do not know just what the situation is in this connection but hope you will be successful in your efforts.

With warm regards, I am,

Very sincerely yours,

A handwritten signature in dark ink, appearing to read "W. P. McAdoo". The signature is written in a cursive style with a long, sweeping underline that extends to the right.

Mr. John H. Reynolds,
President, First National Bank.
Rome, N. Y.

CITIZEN

A further recognition of Father as an American of note was the appearance of his biography in Who's Who in America.

For the 1918-19 volume, Father was asked to submit a brief sketch of his life and career. This biography, carried in successive volumes until Father's death, follows:

Reynolds, John Hughes, banker, born Benton, Tenn. August 16, 1846; son William Barton Reynolds and Katherine Jane (Hughes) R.; student Emory and Henry Coll., Emory, Va., 1867-68; commercial schools, New York 1864 and 1867; married Mary Turnley, July 28, 1873. Member Cross and Reynolds manufacturers, Cleveland, Tenn. 1868-73; teller Cleveland National Bank, 1873,74; cashier Cleveland Exchange and Deposit Bank, 1875-77; president First National Bank, Rome, Ga. 1877-1920; chairman board of directors, 1920. Director Chamber of Commerce of the United States and trustee of Cumberland Presbyterian Publishing House, Nashville, Tenn; and of Rome Public scholls. President Georgia Bankers Association, 1906-07. Club, Coosa Country. Home, Rome, Ga.

Before commenting on other phases of Father's work, including his activities during the first World War, there follows a final statement of the bank at the time of his retirement in 1921. Changes had been made in the board of directors. The resources of the bank were more than \$2,000,000, a considerable growth since the 1870s. The bank statement for December 1920 follows:

RESOURCES

| | |
|------------------------------------|----------------|
| Loans | \$1,316,483.96 |
| U.S. Bonds and Securities. | 418,610.21 |
| Other Bonds and Stocks | 102,169.03 |
| Real Estate, Fur. & Fix. | 51,303.63 |
| Due from U.S. Treasurer. | 7,500.00 |
| Cash in Vault and in Bank. | 253,211.59 |
| | \$2,149,278.42 |

AS I REMEMBER THEM

LIABILITIES

| | |
|--|----------------|
| Capital Stock | \$150,000.00 |
| Surplus and Profits | 382,795.17 |
| Circulation | 146,200.00 |
| Deposits | 1,283,783.25 |
| Bills Payable and Rediscounts secured by Gov't. Obligations | 186,500.00 |
| | \$2,149,278.42 |

DIRECTORS

| | |
|------------------|----------------|
| J. L. Brannon | G. F. Nixon |
| Julian Cumming | R. W. Graves |
| Jno. Montgomery | H. T. Reynolds |
| Jno. H. Reynolds | B. I. Hughes |

We see that the total resources of the bank had grown to more than \$2,000,000, and that the surplus and profits were more than twice the capital stock. This surplus enabled the bank to pay its stockholders twenty-four per cent, which was commented upon as an amazing dividend. In 1885 the annual dividend had been 8 per cent. The twenty-four per cent dividend was on capital stock which meant a 6.7 per cent on capital stock plus surplus.

The full explanation of these large earnings to owners of stock was due to the policy of building up a large surplus over the years. Something similar to this was done by Henry Ford. He turned earnings back into the business. This old type of financing is seldom found today. The First National Bank stock in the year 1921, would have sold for around \$400 a share.

Naturally in the course of a long life there were those who disagreed with Father on one subject or another but there were only two occasions when such disagreement appeared in the newspaper. One such controversy involved the proposed adding of high schools to the public school system, of which Professor Harris was the distinguished superintendent. At first Father was anti-high school but he quickly backed down in the face of Professor Harris' better arguments. With chagrin he admitted he had watched

CITIZEN

the city's account books too closely and had been afraid of the additional expense.

Rome's young lawyer, Wright Willingham, disagreed with Father and spoke critically of him in several columns of print. He severely criticized Father's handling of a certain receivership. At the time I did not follow this rather bitter controversy, nor have I read the many newspaper clippings concerning it found in Father's files, but I have been told that it created an exciting diversion in Rome. I know its finale was an open apology to Father, by Wright Willingham, which I include here:

Wright Willingham Explains
Differences No Longer Existing

The following self-explanatory letter dated yesterday is published at the request of the writer:

Mr. John H. Reynolds, Rome, Ga. Dear sir: The public is not interested in the personal differences which have existed between you and me for some time, all of which have been satisfactorily adjusted; but there are two matters to which I should address myself, to which some publicity was given in the local newspaper, to wit:

My criticism, when president of the Chamber of Commerce, of yourself for failure to dispose of the Rome and Northern railroad when you were acting as receiver; and the other for your failure in keeping the Rome Soil Pipe Works in Rome.

I wish to withdraw the statements in reference to these matters, as I am convinced that my criticism was unjust and without foundation.

I do not believe that under the conditions existing, it would have been possible for you to have disposed of the Rome & Northern railroad, and as to the Soil Pipe Works, it was the duty of the Chamber of Commerce to act in keeping this enterprise here, if possible, and it was your duty to protect your interests and collect your bank's debt through such legitimate means as might have enabled you to dispose of the property in satisfaction of the claims represented by you.

AS I REMEMBER THEM

I am furnishing to the local newspaper a copy of this letter, with the request that they publish same, in order that these particular matters which were given publicity may now be cleared up in this way.

Yours very truly,
Wright Willingham

Father retired from the presidency of the bank because of illness in 1921. He was the only living original stockholder. At the time of retirement he was seventy-five years old and had held the presidency forty-four years. During both the good and bad years the bank had prospered and he was justified in being proud of its success. That his associates gave him credit for the successful management of the bank while he held the office of president is shown in quotations from the Rome papers at the time of his retirement found elsewhere in this account.

Two or three years prior to Father's retirement, B. I. Hughes had been made vice-president of the bank and he followed Father as president. He had been cashier since the bank's organization with the exception of a period in the early days when he resigned to accept a call to Nashville, Tennessee. Fortunately, he returned after a few years and the Reynolds-Hughes combination continued to flourish.

However, the bank was not long to have the benefit of B. I. Hughes' unusual experience and mature judgment. When he died a few years later the officers and stockholders joined the community in deep regret in their poignant loss.

V

ADVERTISER

One phase of Father's business career--and a novel one--was his emergence as a public relations expert and as an advertising man. In the early 1900s the profession of public relations had not been organized as it was in the 1920s and 1930s, but these same qualities found in an Ivy Lee or a Bernays were exercised by Father in his relation to the public in these earlier years. These qualities were well demonstrated in his widely discussed advertisements. His distinction in the advertising field became almost as well known over the nation as was his reputation as a banker. It is odd that so careful and cautious a man, with such a high regard for exact statement should blossom out into so successful an advertiser. For this reason we shall discuss and illustrate rather fully his unique advertisements.

He developed a new type of advertising. He wrote the advertisements for the bank in the form of letters or messages to the people, a new type of bank advertising which attracted national attention. It was commented upon a great deal, not only by bankers but by advertising firms as well. Indeed many firms in both Northern and Southern cities wrote him about them and some advertisers came to Rome to learn more of his method.

These advertisements appeared boxed in the same corner of the paper every day usually over his signature. They were personal letters to the people written with a touch of advice, a bit of humor, a comment on important issues, an occasional proverb, observations on a trip, all with common sense--ending sometimes with a good word about the bank, and always with the name of the bank.

If there happened to be a county fair in progress he wrote that everyone should attend it. Then he would say that if they had any money left when the fair was over they should put it in the First National Bank for safe keeping. If he had been on a trip to New York he wrote comparing the financial situation there with the financial situation in Georgia. He ended it by saying anyone living in the county

AS I REMEMBER THEM

should know their money would be safe in the First National Bank of Rome.

The National Bankers Magazine carried an interesting comment on this innovation in bank advertising, which follows:

There is real personality in those letter-like ads of The First National Bank of Rome, Georgia. . . .For the most part the text is excellent, and is the quality which we believe will get results. The president is talking as a human being to human beings; something every banker is not willing to do.

One inquiry concerning his advertisements came from the Real Estate Trust Company of Philadelphia, which said:

I have recently learned of a most interesting advertising campaign carried on by your bank. Would it be possible to send me some proofs of these talks which you have been using?

A small item in the Rome paper comparing the advertisements of one of the stores with that of the bank is amusing enough to present here:

Jonas is some ad writer but we hazard the assertion that for putting something across that everybody reads, John H. Reynolds has him faded to a whisper.

Father received an interesting letter concerning his new form of advertising from the advertising manager of the New York Evening Mail, Mr. W. C. Freeman. He said he was using Father's advertisements in a story in connection with an address made before the Banker's Association of Missouri, adding the following paragraph:

The owner of the Evening Mail sat in my office the other night and I showed him your advertising copy. He was so impressed with the one that gave the facts about the amount of gold in the Treasury of the United States as compared with that of other countries that he asked me to let him have it to show some of his

ADVERTISER

banking friends here in New York.

Also, I am curious to know how your advertising is paying you. It should interest all the readers of newspapers in your community.

Of the address urging more bankers to follow Father's example in advertising The First National Bank, I include here only Mr. Freeman's reference to Father's origination of the new method as it appeared in the newspapers.

I am glad to notice an awakening interest among BANK OFFICIALS in the United States in the value of NEWSPAPER ADVERTISING.

A recent campaign inaugurated by Mr. Reynolds, president of the FIRST NATIONAL BANK OF ROME, GA., is most interesting. Every day in the advertising copy SOME FACT OF GENERAL INTEREST is told in connection with the bank business--things that people should know about.

The advertising is not large--occupying a space of about 100 lines double column, placed in a conspicuous position in the newspaper, and it will undoubtedly prove a very effective campaign for the bank.

Examples of Father's advertisements are needed to give the reader a conception of his original ideas which, I think, grew out of his personal interest in his community. He might never have thought of the personal form of advertising but for his talks with and to his fellow Romans and his frequently requested interviews in the papers. Before presenting the examples, however, it is interesting to read one further comment upon them even though it errs in stating the bank is not mentioned in the ads. A paper of Dalton, Georgia, had this to say:

My good friend, Captain John H. Reynolds of Rome, is about the only man I know of in these parts who actually buys space in a daily newspaper to talk to the people of his city and county. He does so in the name of his bank and yet there never is a line of bank propaganda nor of money to be found anywhere. I

AS I REMEMBER THEM

read his efforts religiously and find much in them of real help to me. The other day one of his friends told him that he erred in not signing the name of his bank to those articles. Well, Captain Reynolds is right. He is the bank and the bank is for the purpose of serving the community and that can best be done by these fine talks he is giving his people--editorials of the finest type.

The advertisements usually conforming to a pattern appeared every day in the same place in the newspaper. The type, spacing and shading varied with the subject matter. One of the earlier advertisements which concerned the proposed building of a new jail and also the need of more schools in the county and higher salaries for teachers is shown below.

Saturday being a legal holiday—Robert E. Lee's birthday
—all the banks will be closed.

That was a great message Judge Wright delivered to the Grand Jury. There were so many good things in it, it is difficult to specify—but that about the old jail was most timely—it's now a shame. The new board can do no more progressive and humanizing work than to give us a new and up-to-date jail.

When we view the mammoth monstrosity on Broad Street that cost Rome One Hundred and Fifty Thousand Dollars, and which we are now paying thousands of dollars per year to maintain, with no benefits whatever to our people, with our treatment of our unfortunates, it's most humiliating. The monstrosity is there to stay, but that old black mark against Floyd County can be, and should be, wiped off the map quick, and a humanizing building, worthy of Floyd County, erected.

And we want better common schools in Floyd County, and more of them. Let us go down into our pockets and educate our boys and girls to high purposes in life. Let us pay our school teachers more.

THE FIRST NATIONAL BANK OF ROME

is now and hereafter, as well as heretofore, opposed to waste, but we are strong for building up—we have built you a bank high up on the roll of honor.

ADVERTISER

Another early advertisement asked the manufacturers of Rome to stop blowing their whistles at five o'clock every morning. In 1911 Rome was a "small" town and the citizens felt that they not only had a right to express their opinions on such matters, but also expected their opinions to carry weight.

Rome, Ga., Sept. 30, 1911.

To the Readers of

Tribune-Herald:

If Chief Harris will only forgive me for calling his force handsome and put them back on the job of "Keeping to the right," I'll promise never to call them handsome again. Will simply say "they are the finest ever."

Chief, please put them back on the job till the people get better acquainted with "Keep to the right."

Is there any way to get on the soft side of the manufacturers of Rome, who make the early morning hideous with their whistling. Just because they are growing into mammoth institutions, and prosperity,, and opportunity not only knocking at their doors, but actually knocking down the doors and going in and taking them by the nape of the necks and throwing them into a pile of gold, they forget that we poor folks have any rights. Say, boys, now don't you think the hands would wake of their own accord and be there on time if you insisted on it. You certainly want your neighbors to live to a good ripe old age, which they cannot do if you wake them at five o'clock every morning.

Manufacturing may be languishing in other sections, but it cannot be so said of Rome.

Rome's manufacturers are wide awake propositions—they go out after business and get it—they know how to make the goods, how to sell them and how to make a profit. Now, boys won't you be good and spike those whistles?

The banking business may be languishing in other towns, but not in Rome. The people are fast realizing that THE FIRST NATIONAL is a good place to leave money for safe keeping, knowing that the First National will take care of its customers when their business calls for money help.

Yours truly,

JNO. H. REYNOLDS.

President

AS I REMEMBER THEM

In 1910 Father used his "column" to inform the people on Roosevelt's expected visit to Rome:

ROOSEVELT DAY

SATURDAY, OCT. 8TH, 1910.

FROM THE MONUMENT "TO THE WOMEN OF THE SOUTH," AT THE INTERSECTION OF BROAD STREET AND THIRD AVENUE,

At one o'clock p. m. on that day Ex-President Roosevelt will address the people of Floyd county. This is the only chance a great many of you will ever have to hear Mr. Roosevelt talk. It is seldom we ever get a chance to see any Ex-President of the United States--give the children this chance, which is one of a life time.

And while you are in Rome observe the building at the corner of Broad Street and Second Avenue, where is located the Bank that is the Bank

"For all the People all the Time."

Then when you have any money on hand, you will know the best and safest place to deposit it, until you have need for it. Don't take the risk of losing your money by leaving it about the house. Burglars, robbers, fire and even rats very often get money that is kept about the house. In the strong fine vaults of the

First National Bank of Rome

YOU TAKE NO RISK.

ADVERTISER

The next advertisement we give advises against debt. Father thought of personal debt, not business debts for productive purposes, as a cardinal sin--something to be avoided at all costs. A savings account in the bank was his cure for the debt habit.

First National Bank
of Rome

Readers of the Tribune-Herald:

Are you in debt?

The debt habit is one of the greatest dangers of our time--yes, of any time. Is it growing upon you? Once you paid your bills every week--then every month--and now? There is only one way to get out of this habit. Take a small portion of your income and deposit it regularly--just as you get it--in an account at

THE FIRST NATIONAL BANK OF ROME, GEORGIA

By this method you will build a sinking fund. It is the only way.

Debt and death are two words singularly connected, not only in sound but in fact; for the former frequently hastens the latter.

Yours very truly,
John H. Reynolds,
President

More often than not Father wrote his advertisements in a very informal, chatty style, of which an excellent example is shown on the next page.

AS I REMEMBER THEM

FIRST NATIONAL BANK OF ROME, GA. UNITED STATES DEPOSITORY

Rome, Ga., March 3, 1915.

Readers of Tribune-Herald:

Yours truly "flew the coop"—"vamooosed the ranch," for a day or so, associated with judges of supreme court, capitalists and captains and majors, told 'em he didn't know any of the Rome galoots they enquired about. No sir, he didn't admit anything. Came back home much improved, ready to knock those chips off of belligerent shoulders, and boss the home folks around in grand style. Everywhere it's "How's the great First National doing—how did you do it anyway, etc., etc." I told 'em I couldn't tell 'em a lie—the good people of Rome and Floyd county did it with their little hatchets—patronage and confidence.

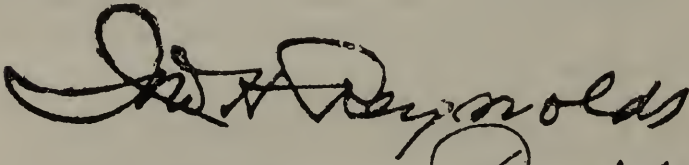
Of course now every fellow that failed to sell his cotton at 8 1-2 wished he had. In war times you can never guess just what the other fellows are going to do. If England and Germany hadn't undertaken to blockade each other we would have been living on sugar and cream, but a little more of that and we may have to get down to skimmed milk. However, we of the United States are learning some valuable lessons in self-dependence, living at home, inventing substitutes for what we have been buying in Europe. Having to "live at home and board at the same place" a few years will give us a good solid foundation to live on.

It's a solid foundation all the time at

THE FIRST NATIONAL BANK OF ROME.

We invite the continued confidence of our old friends and the business of all new ones.

Very respectfully,



J. H. Reynolds
President

At Christmas time when the Rome paper had printed a Christmas message to Father, along with greetings to a dozen other businessmen, he responded by saying he could not have succeeded without the assistance of the people of Rome and Floyd County, and promising to serve them well for the coming year. The Tribune-Herald's Christmas greetings follows:

ADVERTISER

To MR. JOHN H. REYNOLDS, leading financier, conservative business man, safe adviser, a man of refined tastes and literary attainments, one who for more than forty years has stood foremost in the affairs of Rome, one who has pointed the way to success and helped to steer the business and banking interests of Rome through many a dangerous channel--his energies and abilities still at the high tide of usefulness, The Tribune-Herald sends greetings this Christmas day and wishes many more years of peace and prosperity.

To which Father's response, more formal than usual, was,

Exchange of Christmas Gifts

Of the forty-two-years successful work of the

The First National Bank

OF ROME, GEORGIA

that of 1919 has been the top-notch.

To do this, it was necessary to have the assistance of the good people of Rome and Floyd county. With such assistance we have been able to give them a bank that is known in all Georgia as a bank second to none in usefulness to its community. We have a high appreciation of the confidence shown in us by Rome and Floyd, and we trust to be able to serve them acceptably for 1920. It is a genuine reciprocity in Christmas gifts—they give us their confidence, we have given them a bank that can meet all their needs.

JOHN H. REYNOLDS, President.

Father's alertness in advertising is shown in his quickness to take advantage of the spotlight of an exciting election, as is shown in the advertisement commenting on how he was solicited to aid in financing the Democratic campaign.

AS I REMEMBER THEM

MR. JNO. D. WALKER of Sparta, Georgia. has been chairman of the Democratic Finance Committee of Georgia. You know Jno. D. is a hustler from Hustletown.

Monday evening, November 6th., at 5:10, I was dozing in a big leather chair in front of the fire, when I heard my daughter taking something from the W. U. over the 'phone. Soon she appeared with a day letter from the aforesaid Jno. D. saying, "The National Democratic Committee wired me that victory is now assured, but we should have another thousand dollars from Georgia today. I am now wiring one hundred bankers to wire me by five o'clock, ten dollars each." Yours truly was able by 5:15 to answer, "Draw on me for \$10." Altho my wire was thirty minutes behind the stated time Jno. D. did not refuse. He drew instant. Then you see we were led into the secrets of financing a campaign. It takes a whole lot of money to legitimately finance one.

The First National Bank OF ROME

is prepared to finance you with ease and pleasure.

Rome's progress was dear to Father and he never lost an opportunity to get in and push. During World War I when a committee from Washington came to look over the town as a possible location for an armor plate plant Father used his daily advertisement to welcome them and to plug for Rome. Naturally, he did not fail to plug for the bank also.

Armor Plate Plant

¶ Rome is honored today by the presence of the distinguished gentlemen having in charge the location of the Armor Plant.

¶ This is a red letter day for Rome, and judging from the talent of the gentlemen having the demonstration in hand, and knowing what we have to exhibit we feel sure of interesting the visitors to no small extent. We want the plant on our merits.

¶ Rome has with it every day in the year

THE

First National Bank of Rome

which asks your business on its merits.

One of Father's friendly and humorous advertisements concerned the lawyers of Rome who were giving much of their time to the war effort. After complimenting them on their patriotism he does not hesitate to ask them payment in full.

AS I REMEMBER THEM

LAWYERS

I know some of you will be astounded, and doubtful, when I tell you there is something good in lawyers. It took a good while to develop, but it is here. The response of the lawyers of Rome to the request to assist selected men to answer questions has been most delightful. I have had occasion to see them at work. Some of them have almost given up their business to serve the country, and it has been a most trying job to them, requiring such patience and tact and knowledge. Gentlemen, lawyers of Rome, we salute you as patriots.

Now, boys, that's worth a good account from each of you, and the

First National Bank of Rome, Ga.
would welcome you.

Diversified farming became very important during the first World War and Father brought it to the fore in his "column."

*Now That The Country Has
Started In Earnest on
Diversified Farming*

IT IS important that all who are engaged in the work should have literature on the subject. A great many, of course, are taking farm papers, among which the Progressive Farmer is very valuable, but it will interest seekers of information on diversified farming to know that a monthly paper is issued at Athens, Ga., by the Georgia State College of Agriculture, which is free for distribution. You have only to write to them for it and give your address. As I have often told you, free things as a rule are not of much value, but no doubt the rule is broken in this free paper, which you can get by writing for. And the most valuable of all free things is the safety and service of the

First National Bank
OF ROME, GEORGIA

We advise you to try both. It's all to gain and nothing to lose. The number of our depositors is increasing every day.

ADVERTISER

The farmers were urged to plant a food crop instead of cotton even though the latter was sure to bring a high price.

The lecture of Dr. Clarence D. Ussher, at the Auditorium Friday evening at 7:30, will be well worth hearing—no admission fee will be charged.

The suffering Armenians have the sympathy of the world. Notwithstanding the oppression from the Turks for many decades, they have held on to the Christian religion.

The high price of cotton has caused apprehension by the government that our farmers may "forget" the need of food supplies. The slogan is "Plant food crops, corn, oats, soy and velvet beans, sorghum, then some cotton—get in the FOOD CROPS FIRST." A market at high prices is insured for every pound raised.

A bank for you to use in all your business transactions—depositing money, keeping a checking account, safety boxes for your valuables, is at your hand by through and in

The First National Bank of Rome

During the first World War Father was a member of the Liberty Loan Committee for Floyd County, and in that capacity spoke and wrote extensively urging the buying of Liberty Bonds. He found his advertisements a convenient way to remind the people of the necessity of buying bonds and Liberty Saving Stamps no matter what subject he was writing about. The two following advertisements are examples of many that appeared in the war years:

Raise Food Stuffs and Buy Liberty Bonds

The auto ddi surely run away with "yours truly" From an expensive toy it has developed into an institution. It seems that my fun out of the boys was heard far away from Rome.

A Georgia banker said to a prominent Roman. "What's the matter with Old Man Reynolds—a few years ago he was abusing me all for having autos, and now I see he's gone into the business." Well, I sure did try to call 'em down as luxuries—but I don't happen to have any interest in the Reynolds Motor Car Company—not that I would not like to have, for they are going some, but I reckon they tho't I had better continue to handle mules—more in my class. Motor cars are a great part of business life—motor tractions are a great feature in farming, and promise to become more so. Old things are passing away, etc., except however, if you please, the old reliable

First National Bank of Rome

No passing away here, but going right on every day to greater things in banking—in service and safety. Come to see us.

Save All Your Quarters and Buy Liberty Savings Stanips.

If the theory that 12 degrees cold kills Boll Weevil, the aforesaid weevil is now dead and buried for 1918. Tell you more about it next summer. While singing the requiem over his majesty's grave, let's keep right on raising hay, velvet beans, corn, and all kinds of food stuffs, cattle and hogs, for the weevil might slip up on the blind side of us.

The south saved the food situation this year by raising its own supplies. It is just as necessary to raise them the coming year, and more so, for more will be needed, and labor will be scarcer. As far as possible, machinery should be used—a great deal more work can be done in a given time and at much less cost.

We must forget all thought of luxuries for 1918—our President needs all our help to win the war.

The First National Bank of Rome

needs your assistance in building up its business, and can pay value received. Try us.

P. S. Help send our soldier boys a Christmas present.

ADVERTISER

Students of advertising point out that one of the secrets of good advertising is to talk directly to the reader. Father often did this by giving personal advice in his advertisements much as he would give it to a caller in his office. For instance in the following advertisement on thrift, he lays down a personal program of ten points. As all conscientious bankers did at that time Father advised his clients to be thrifty and keep out of debt, that is, personal debt, advice good today though most advertisements urge one to spend. Father had been brought up to believe that to be in debt was a reflection on ones integrity and to be wasteful was a sin.

A PAIR OF MEN'S GLOVES LEFT HERE BY SOME ONE.

ALL THE BANKS WILL BE CLOSED MONDAY.

THRIFT— THRIFT WEEK " COMMENCES TODAY.

The scope of the movement is indicated by the "ten commandments of thrift," upon which it is predicated.

These are: 1. Work and earn. 2. Make a budget. 3. Keep a record of expenditures. 4. Have a bank account. 5. Carry life insurance. 6. Make a will. 7. Own your home. 8. Pay your bills promptly. 9. Invest in government securities. 10. Share with others.

These 'commandments' are good for any old time of year, but make especial effort on them the coming week and you will get the habit. The eleventh of these commandments is to have your savings account at the

The First National Bank

OF ROME, GEORGIA

You will be welcomed.

Father's philosophy of conduct was the kind that suited the farmers, consequently, we find him giving the farmers advice on the care of their farming tools under the then popular heading "Conservation."

AS I REMEMBER THEM

CONSERVATION

A farmer says "tell us thru' your letter ad to be sure and put away all the farm tools and machinery in the dry." Grease the plowshares. I saw a whole lot of plows, etc., out in the weather. Of course, it wasn't on your farm, but you watch your neighbors and you'll see what I'm talking about.

Tools will cost more next year—so will every thing else. It is up to us to take care of what we have. The food conservation movement is very popular with the people. It is not that we are to stint ourselves in eating—it's that we musn't waste anything, and we should eat less hog and beef—eat potatoes, corn bread—kill chickens, rabbits and squirrels.

In the meantime, do business with

The First National Bank of Rome

No matter what you want, come to see us.

Sometimes Father's personal advice was given with a certain quaintness as in the next example. Here, it is as though he were talking to his own children. He never failed to mention Lee's birthday.

Monday, 19 inst, being a holiday, Robert E. Lee's birthday, all banks will be closed

In a few years there is going to be a whole lot of sorrowful, unhappy people, and who do you suppose they will be? Well, I'll tell you—it will be those who have failed to take advantage of the big wages and plentifulness of money, and laying it away in our savings department. Mark these words and remember the Savings Department of the

The First National Bank
OF ROME, GEORGIA

can be your "very present help in time of trouble."

ADVERTISER

As a variation on Father's advertisements during the war years I give one from the early days of his advertising career, 1913. He writes to the farmers of Floyd county scolding them roundly but gently. He says he is trying to make them mad so they will improve their output.

FIRST NATIONAL BANK OF ROME, GA.

Rome, Ga., April 26, 1913.

Readers of Tribune-Herald:

This conversation took place between two farmers.

"Jim, have you and Joe enough corn to run you till fall?" Jim says, "I don't know whether we have or not." "Well, if you have not then there isn't a man in this beat that has corn enough to "run" him till fall, for I know all about the others.

Gentlemen, that conversation occurred in Floyd County, Georgia, in the year 1913. In the county that has taken more than one first prize in agricultural products.

An enterprising farmer took 12 membership cards, to try to get his neighbors to become members of the new corn club. He returned 11 of the cards and one dollar for the other card, his own membership. His neighbors told him, "We are doing well enough." Gentlemen, this happened in the year 1913 in Floyd County—the county that is sending more money to the west for corn, oats, hay, meat, flour, meal, &c., than her cotton crop sells for. I am dependent on the newspapers for my figures, so if the figures are not correct, don't blame me. Anyway it is evident that the agricultural interests of Floyd County are not flourishing. Nobody but the farmers can correct this.

You are working (not intentionally) to build good houses and provide fine horses, fine automobiles and luxuries that your family cannot have, for the Western farmers. They laugh in their sleeves at us. If you could hear some of them talk about what they call the shiftless farmers of the South you would get good and mad and then you would do things. I'm trying to get you mad.

Yours respectfully,

Wm. Reynolds Trust

AS I REMEMBER THEM

When Father became ill in 1921, many individuals and organizations of Rome sent him as a Christmas remembrance a beautiful tree laden with messages of good wishes. He used one of his advertisements to thank those who had joined in the spontaneous and flattering gesture of warm friendliness.

1 9 2 1
A HAPPY NEW YEAR
TO ALL

For the star-capped tree, laden with good wishes and inspiration, sent this convalescent

On Christmas Day

Here's one "Thank You"---another for the thought. A dozen couldn't tell you all the happiness they brought.

Yours Truly,
JNO. H.

Don't forget this glad New Year, to insure
with the old reliable

First National Bank
OF ROME, GA.

This original method of advertising was begun by Father in 1910. He wrote one each day, as a columnist writes his daily stint. Each one was fresh and apropos, and they were surprisingly popular among the local citizenry. As one to-day turns to one's favorite columnist in the paper to see what he has to say concerning some important issue, the people in Rome, in those days, turned to the First National Bank advertisement to see what John H. Reynolds had to say.

VI

WAR YEARS

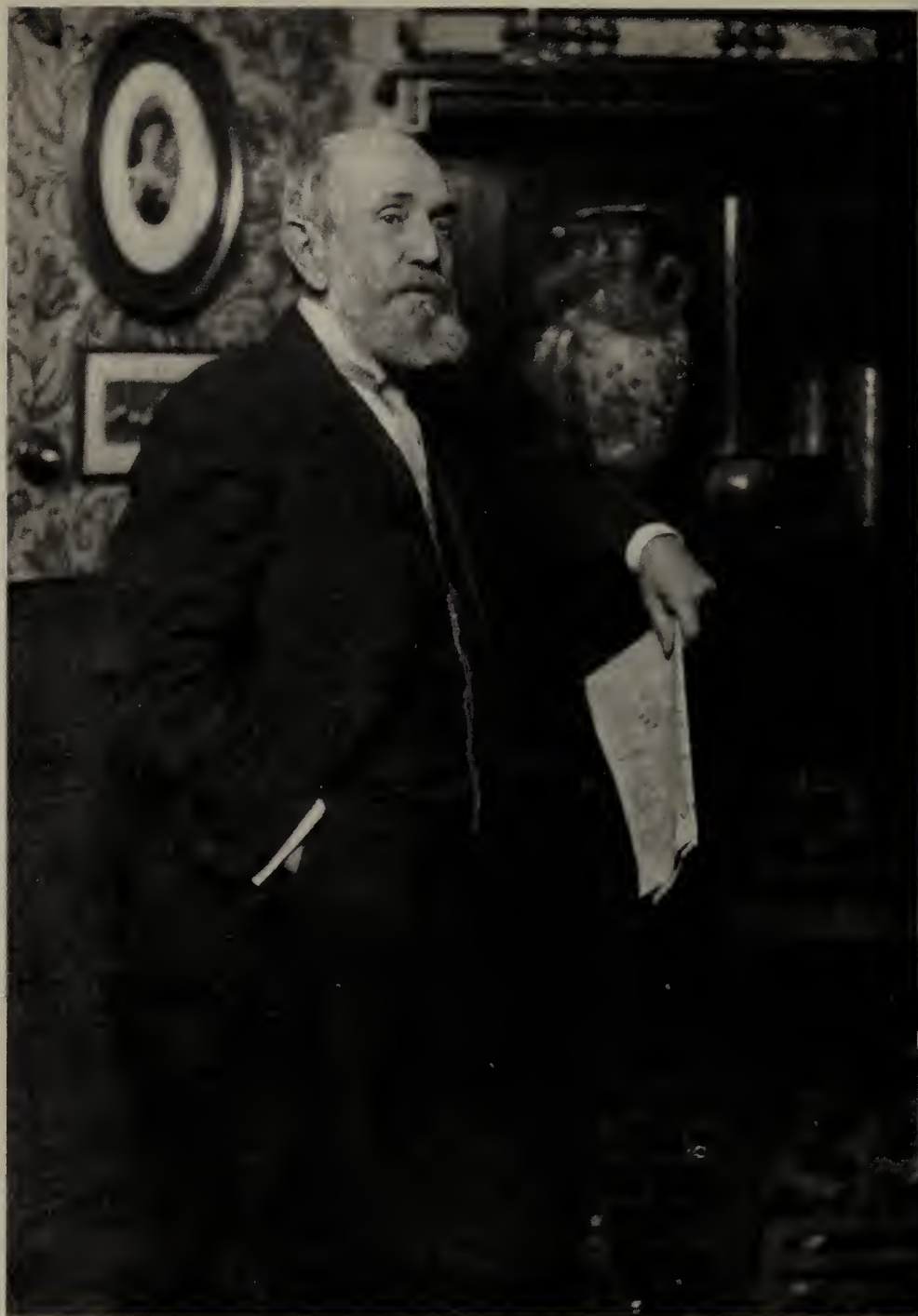
When the United States entered the first World War in 1917 Father was seventy-one. Though he was less vigorous physically than he formerly had been, he was as keen mentally as ever. His finest contribution as a Southern banker was yet to be made. Father's reputation as "an elder statesman" and the respect which citizens of the community and region had for his opinions and advice made him valuable to the national government in putting over its fiscal program with the people.

The objectives of the first World War were in general terms the same as those of the second World War. They were both wars to smash dictatorship and aggression and to promote democracy and peace. They were, it was hoped, wars to end wars. The people were convinced President Wilson had exerted every effort possible to keep the United States out of the war short of abandoning its rights and sovereignty. So, when we were virtually forced into the war by Germany's attack on our shipping they were ready to back the program of the Commander-in-Chief. As an illustration of the conformity of public opinion in supporting the President when he declared war, I include a letter to Father from The Washington Herald asking him if he would join twenty thousand representative citizens in expressing approval of the President's Proclamation. The editor's letter follows:

Mr. John H. Reynolds,
Rome, Ga,

Dear Sir:

Desiring to show their approval of the course followed by the President in his Message to Congress and his Proclamations to the people upon entering the war, a group of patriotic Americans have joined with the Herald in the preparation of an address of appreciation, the text of which appears on the second page following.



Father—as his grandchildren remember him

WAR YEARS

It is believed that this address expresses the feeling of the great body of loyal Americans. In order to make this fact evident in enduring form, twenty thousand representative citizens are now being asked to add their signatures.

If the address represents your views and you would like to be numbered among its signers, please place your signature on the card in the enclosed envelope and return it to us. The signatures selected by the National Supervising Committee will be reproduced with the address which will then be tendered the President. The signers are involved in no financial obligation.

As our object is to make this address a truly historic document, as well as a fitting tribute to the ablest American of our time, we trust that you will cooperate with us.

Yours very truly,
THE WASHINGTON HERALD,
C. T. Brainard
President and Editor,

Father's reply to this letter was, of course, in the affirmative. President Wilson's address to Congress upon this memorable occasion was well received as shown in the above letter, and the people awaited his plan for financing the war. Only a minor part of the costs of the war were paid for in taxes. The rest was raised through loans, in the making of which the banks were the principal agents, under the leadership of the Secretary of the Treasury. World War II was financed in the same way, so that one who had lived through the first World War could predict the various steps to be followed in the second.

A National Defense Council with state branches was organized and later a similar organization for selling Liberty Bonds was formed. The latter reached out into the counties which undertook to sell allotted quotas of bonds.

While the administration in Washington looked to him for leadership in Georgia, because of his age Father thought best to decline the chairmanship of both state and county committees. He felt the younger men could more readily assume those more exacting responsibilities while he

AS I REMEMBER THEM

undertook to present the issues to the people in his own way and urge their cooperation. These objectives he could best accomplish through the press and the lecture platform. Anything he said in his newspaper column was read with interest and respect; hence, a channel from him to the public was already established. The next step was to endeavor to shape public opinion. This he did through his daily advertisements as he was informed by the national or state committees.

Nearly all of Father's advertisements for 1917 to 1919 concerned the financing of the war in all of its various aspects. The governor of Georgia appointed him to the Agricultural Council on Food Production and in this position he urged the farmers to produce more food in preference to large cotton crops, and often advised them how to do so. Through his advertisements he told them of improved machinery for their work and how diversified farming would improve their land. He encouraged the increase of breeding superior livestock, and the bank offered pedigreed animals as gifts to farm boys who wished to enter the contests for breeding prize stock.

When the great drives for the selling of Liberty Bonds were simultaneously carried out over the nation, Father supplemented his "column" with newspaper articles and speeches. Also, he wrote and mailed throughout the country a letter summarizing his opinions as to what the drives would accomplish and showing the necessity of Floyd County reaching its quota of sales of bonds. This letter was spoken of highly by the Central Liberty Loan Committee in Washington as one giving all the pertinent points involved sufficiently briefly to catch the attention of the reader. His letter answering his own question "Why should we buy Liberty Bonds?" follows:

FIRST NATIONAL BANK
of Rome, Georgia

Dear Sir:-

You say, "Why should we buy Liberty Bonds? There is no war going on around here."

Well, I will tell you why.

The United States is fighting for the liberty of the world--social, financial and political. We are fighting

WAR YEARS

the strongest, most powerful, ruthless and barbarous force ever gathered for the purpose of crushing the liberties of humanity. England and France are being bled white by their efforts. In behalf of humanity, America is throwing its resources, men, food and money to help them to help--ourselves.

For many years, it has been evident that a war of America against the Kaiser of Germany was inevitable. It is only a question of fighting Germany on the battleground in Europe or in America--with Allies or alone. Why should we wait until our country is invaded and the horrors of Northern France and Belgium brought to our own homes and firesides? The battleground is three thousand miles from here. Let's keep it there.

The more money we invest now, the more supplies we furnish England, and France, the sooner the war is ended and the fewer of our boys will be wounded and killed.

Our boys give their lives! Is it not a very small thing for us to lend the government the money to furnish them supplies?

Aside from this point of view, from a merely selfish point of view, it is good policy. You spend nothing, you actually give nothing, you only save and lend on the best security on earth.

Bond money is put back in the channels of trade, of commerce. Wages are made higher, farmer's products are higher.

BE A PATRIOT AND BUY YOUR BONDS PROMPTLY.

Very truly,
Jno. H. Reynolds

The Director of Publicity for the Central Liberty Loan Committee in Washington wrote to Father commending his letter and thanking him for his assistance as follows:

AS I REMEMBER THEM

TREASURY DEPARTMENT

John H. Reynolds, Esq.,
President First National Bank,
Rome, Ga.

My dear Mr. Reynolds:

A copy of your circular letter regarding the Liberty Loan Bonds has come into my hands. It is an excellent argument and appeal for the purchase of Liberty Loan Bonds and its briefness especially commends it.

In one page you have presented nearly all of the arguments why American citizens should support the Liberty Loan and we feel sure that you have accomplished great good.

Thanking you very heartily for your patriotic spirit and the valuable assistance you have rendered the Liberty Loan,

Very sincerely yours,
Oscar A. Price
Director of Publicity.

The Floyd County Liberty Loan Committee was headed by Wilson Hardy, of Rome. The following short letter of thanks written to Father by him shows that he attributed a good share of the success attained by the county to Father's numerous articles and speeches.

Mr. John H. Reynolds,
Rome, Ga.

Dear Mr. Reynolds:

Now that Floyd County's quota is securely nailed down, I want to take this first opportunity of expressing to you the deep appreciation the entire loan committee feels for the untiring support and co-operation which you have rendered us. Without it, success would simply have been impossible.

With best wishes,
Yours sincerely,
Wilson Hardy
County Chairman.

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Father was drawn into an activity of quite a different nature from speaking, writing and raising money. He was associated with an effort to join the Atlantic Ocean and the Gulf of Mexico by a canal across Florida, as an aid to shipping during the war. Though the plan was never carried out, the fact that Father's aid was sought is a testimonial to his influence.

Hugh Dorsey was then governor of Georgia, and his telegraphic request that Father meet with the governors of the Southern states to consider the construction of a canal shows the respect the young governor held for the older businessman's opinions.

JOHN H. REYNOLDS
ROME GA

HAVE CALLED CONFERENCE AT ST MARYS JUNE TENTH AND ELEVENTH TO WHICH THE GOVERNORS OF SOUTHERN STATES AND OTHER PROMINENT MEN HAVE BEEN INVITED TO CONSIDER URGING IMMEDIATE CONSTRUCTION AS WAR MEASURE OF A BARGE CANAL FROM THE ATLANTIC OCEAN TO GULF OF MEXICO WHICH HAS BEEN HERETOFORE RECOMMENDED BY GOVERNMENT ENGINEERS. WOULD LIKE FOR YOU TO ATTEND THIS CONFERENCE IF POSSIBLE ANSWER.

HUGH M DORSEY GOVERNOR OF GEORGIA
AND CHAIRMAN GEORGIA COUNCIL OF
DEFENSE.

Father's activities in the war effort were not unusual, for all communities had drives for loans and speakers at rallies. Father was merely one among many throughout the width and breadth of the land. However, he was in a favored position for effectiveness, because of his reputation in the county and the state. Forty years of business and community leadership, together with his somewhat unusual personality made it possible for him to contribute rather more than usual to such efforts.

While the war was on, problems not connected with the successful prosecution of the war were temporarily set aside. But with the end of the war the people again turned

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their attention to the neglected problems. In these few postwar years Father had worked for the construction of a hospital for Floyd County. Now, the close of the war was a very opportune time to put the plan over, he thought. War had greatly publicized the value of hospitals. In relation to this movement for a Memorial Hospital the Rome paper said:

MR. J. H. REYNOLDS
STRONGLY ENDORSES
MEMORIAL HOSPITAL

No stronger endorsement of the proposed Memorial Hospital for Rome and Floyd County has been given than that given by John H. Reynolds, president of the First National Bank. Mr. Reynolds is one whom we might call the father of this idea of a city hospital for Rome, and he has repeatedly been active in the efforts to secure such an institution. . . .

Mr. Reynolds is doing all he can for the present proposed bond issue to assure the construction of a hospital in Rome, and has written the manager of the campaign for the bond election December 10, a letter urging the support of the people to the memorial hospital movement. The letter of Mr. Reynolds is as follows:

Mr. James Maddox, Chairman
City

Dear Mr. Maddox:

In reply to an inquiry as to my idea as to the value and need of a public hospital, I unhesitatingly have to say that to my mind there can be only one side to the question. Common humanity demands the sick and suffering receive attention, especially should this condition among the people not able to pay for such attention be provided for.

The hospitals in Rome are doing fine work and have been a great credit to Rome, but there is a field they do not undertake--this field must be filled by the public.

Respectfully,
John H. Reynolds

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Father's great hope for a county hospital was doomed to disappointment. It was not built during his lifetime. In fact, the Floyd County Hospital is Rome's very recent acquisition. It was one of the few important improvements for which Father worked that did not materialize. It took Floyd County a long time to get its hospital.

When the war came to its close Father showed the effects of two years of a doubly active life. At seventy-three he was tired. But, as many men who have led an unusually absorbing business life he was reluctant to withdraw. However, the inevitable consequences forced the issue within a year. He became very ill in 1920. He hoped to return to his duties but such was not the case. His retirement was not far ahead.

Christmas of 1920 found Father at home in the care of doctors, nurses and his family. While his wife and daughter supplied his needs and desires, many unfinished businesses were looked after by his attentive son, Hughes. Flowers and thoughtful messages were sent by friends to help buoy the flagging spirit and to hold out hope for a rapid recovery. Among the bouquets and Christmas messages was one that touched him more deeply than all the others. It came from a large group of admirers, and a happy thought it was, indeed. This original gift was a Christmas tree hung with dozens of good wishes from his friends and associates. Some messages were from individuals, some were from business firms, some from churches, and others were from an assortment of Rome's institutions and organizations. It was an imposing list of the citizenry who sent this testimony of admiration and, indeed, affection.

This tree was later, as had been intended, planted on the lawn of his home. Every succeeding Christmas it was decorated by Mother and its glowing light symbolized to his family the town's love and respect for Father. It burned brightly each Christmas as long as Mother lived, nearly ten years more; and for several Christmases after her death, it was kept trimmed and lighted by Hughes and his family.

This memorable Christmas for Father was described as follows by the Rome Tribune-Herald:

AS I REMEMBER THEM

FLOWERS AND GIFTS FILL HOME OF ROME'S
DISTINGUISHED BANKER.

The interior of the home of one of Rome's most distinguished and beloved citizens, Mr. John H. Reynolds, was on the eve of the great festival of Christmas lovely with floral and other gifts, breathing the love, loyalty and appreciation of the people of the city where he has long figured prominently in the business, social and church life, from his friends, who anxiously hope for his improvement in health after months of illness.

A Christmas tree of greetings from the churches, organizations, and institutions of the city, the inspiration of a dear friend, Mrs. M. B. McWilliams, was one of the gifts by which Mr. Reynolds was almost overcome. All the churches, the Berry School, Shorter College, Rotary Club, Woman's Club, Kiwanis Club, Chamber of Commerce, Tribune-Herald, Rome News, and others sent loving Christmas greetings on cards attached to the little tree, a beautiful evergreen shrub, which will be planted in the lovely garden of Rubyn-june.

Mr. Reynold's host of friends will be glad to know that yesterday was one of his "good days" and will wish for him many more until his health is restored.

To the distinguished invalid, foremost citizen, financier and businessman who now views in perspective a career that has been long and honorable, and who is recuperating from an illness at his home in East Rome, the Tribune-Herald extends its most cordial felicitations this Christmas morning.

Mr. John H. Reynolds, may you be with us many years yet to enjoy the associations of your friends and with your keen acumen and wise counsel advise with them in matters affecting their own interest and that of the city you have loved so well.

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Father's health did not improve to any appreciable extent and early in 1921 he retired as active head of the bank after forty-four years as president. The Rome Tribune-Herald announced his retirement and election as chairman of the board of directors, in a long article which gave a brief history of the bank, attributing its amazing success over the forty-four year period to its president. This article, which in part follows, contained several minor errors in the form of numbers of years which I have taken the liberty to correct. The parts of the article omitted would necessarily result in repetition of statements already made.

After almost half a century of service as president of the First National Bank, John H. Reynolds today retired from that position and was elected chairman of the board of directors.

The directors elected at the meeting of stockholders this morning are; Hughes T. Reynolds, John H. Reynolds, George F. Nixon, J. L. Brannon, Julian Cumming, John Montgomery, Robert W. Graves, B. I. Hughes and B. E. Harris.

The following resolution upon the retirement of Mr. Reynolds from active management of the bank was adopted by the stockholders:

In connection with the retirement of Mr. John H. Reynolds from active management of the affairs of this bank, we desire to express to him our hearty appreciation of the wonderful work he has done for the institution, and also to express a sincere desire that his health will soon so improve we may have the help of his splendid judgment and advice in the management of the bank, which has so profited by the same in the forty-four years of its sometime tumultuous voyage. Many of the businessmen in this city can recall more than one time in which his level-headedness and business ability has saved not only this bank, but the business community, untold loss and embarrassment.

AS I REMEMBER THEM

The statement made to the stockholders at this morning's meeting by the officers of the bank, showed an increase in undivided profits, notwithstanding that dividends amounting to twenty-four per cent on capital stock were paid during the year, in addition to charging off approximately \$7,000 for questionable paper. The capital stock of the bank is \$150,000 and the surplus is \$392,976.15, a total of \$542,976.15 in operating capital, which makes the First National Bank (of Rome) the largest bank in Georgia north of Atlanta.

The retirement of Mr. Reynolds from active participation in the business affairs of Rome recalls a brilliant record by him as an individual, which also is the record of the First National Bank. This bank was established in September 1877 with a capital stock of \$75,000 and has weathered the crisis of three terrific financial panics, viz., those of 1883, 1893 and 1907. During the life of this bank all banks that were here when it was organized have passed away and others have come and gone.

Stockholders of the First National Bank and other businessmen of Rome point to the institution's forty-four years of sound and successful management as having upon more than one occasion preserved the financial stability of the business interests of this city. During the three great panics this bank stood like a Rock of Gibraltar and today occupies a commanding position among the older financial institutions of the South.

The retirement of John H. Reynolds from the First National Bank was to him and his family most dramatic. No more was he to lend a constructive hand in the affairs of this financial institution. He created it and built it soundly with daily care and judgment, but now came the time when he must leave it to others. No longer was he to enter its door at eight o'clock in the morning. No more was he to be seen in the president's office. The businessmen would never seek his advice again. It was sad, but we all knew it had to come, and we could look back on a work well done. Perhaps we could console ourselves by saying he needed a

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well-earned rest, but we knew Father was never so happy as when he was laboring at the work he loved so well. And thus there came to an end John Reynolds' long and successful business career.

VII

FAMILY LIFE

The life of the banker, John Reynolds, would be only half told if it omitted his family life, his relationship to his wife and children and his great enjoyment of his home and happiness therein. His fondness for children was an important trait of his personality. He had a fine sense of humor which all children loved.

Father's entertainment of the children reached its high point at Christmas. Days of mysterious preparations were followed by a burst of excitement and hilarious fun on Christmas Eve. Strange to Northern visitors, it was celebrated by bonfires and fireworks. The Christmas tree, popular in the North was brought to this country by the Germans and was little known in the South while the bonfire, an English custom for celebrating fall festivals was carried over to celebrate the greatest festival of all the year. When the inventions of the sky-rocket and Roman candle spread to America, they became in the South an added attraction to the bonfire at night. What we learned of the nativity of the Christ Child at church and Sunday school receded far into the background when Father gave to each of us his or her quota of fireworks.

After supper was over on Christmas Eve the big boys of the neighborhood, under Father's supervision, built a huge fire in a nearby field. When it was burning brightly we younger children, bundled in coats and scarfs, arrived singly and in groups to enjoy the excitement. After receiving our share of fireworks, with the help of our elders we lighted them one at a time at the fire and happily watched them shoot stars and flames miles--so it seemed to us--into the air. As the bonfire burned itself out and our pile of fireworks was spent we reluctantly went home--first having been assured of better things to come.

Just at bedtime we hung our stockings from the mantelpiece in a row, the biggest to the littlest. My desperate efforts to remain awake to see Santa Claus come down the chimney were never successful. I was wide awake looking



The family, 1893

AS I REMEMBER THEM

for him and, presto, he had come and gone, and early next morning my colored nurse was shouting "Christmas-gift!" The one who said "Christmas-gift" first got one. It was a children's game but often played by servants, as well. In fact, it seemed that anyone who ever had worked on the place or even hoped to, liked to play it. Father was surprisingly slow in the game and always "got caught." Lack of brightness on his part apparently was foreseen for there was always an ample supply of Christmas candies, nuts and fruits, clothing and more substantial food were kept in reserve for those he knew to be in need of them.

The legend of Santa Claus driving a sled pulled by reindeer over the snow was not particularly disturbing to us of the South-land to whom snow came only about once in four or five years, and then not exactly at Christmas. We understood he came from a snow-covered land, but if he could speed through the air he did not need snow on the land to drive over. How he got a tricycle down the chimney did not bother us either. We were told he brought it through the door. Besides we were too young and too excited at that time to be concerned with logic.

Father liked Christmas dinner at mid-day, as on Sundays, with the family. Our huge turkey was stuffed with pecans and butter-soaked bread crumbs, the best turkey dressing ever made. For dessert we could choose between mince pie and wine jelly smothered in whipped cream with fruit cake--or have both if there was any room left. We lingered over the large silver bowl filled with pecans and raisans--the same nut bowl with the little squirrel on one side eating nuts that we linger over in our Chicago home today.

In contrast to Christmas fun was the different kind enjoyed on the lazy Sunday afternoons of mid-summer when the heat discouraged all activities. After every one had had a nap and an hour or two of reading Father called us down to the large cool back porch for a watermelon feast. They were not considered edible by Georgians until after July first and Father celebrated the coming of hot weather by getting the largest melon he could find. We assembled around a big kitchen table where he cut the watermelon lengthwise giving each a large piece, the size in keeping with the individual appetite. I had a way of slicing out the

FAMILY LIFE

heart of my piece and saving it for the last until one day I learned a lesson. My brother Will, when I was concentrating on snapping the large black seeds at May, stole my choice morsel. Thereafter, I hurriedly ate it first.

Looking back on my childhood I think of Father as largely responsible for my greatest pleasures. It was he who provided my pony and taught me to ride and to drive. He took me and my friends to the woods on Sunday afternoons to gather wild flowers. He taught me to swim. So it is that in my early childhood his affectionate interest in my activities stands out in my memories.

I do not know how old I was when Father organized a swimming club for the young people, but eight or nine I think. The club was formed of friends and neighbors who wished to teach their boys and girls to swim and to dive. My brothers, Hughes and Will, were older and were already good swimmers, but the three girls were ready for teaching. This swimming club preceded the Coosa Country Club which was formed many years later and we learned to swim in the Oostanaula River. Back of the Linton Dean's home, Coligne, was a suitable shallow part of the river shaded by enormous oaks which made a beautiful spot for the gathering of parents and children late on hot summer afternoons. While the small tots paddled close to the bank the older children practiced further out and the big boys and girls dived from the ropes and springboards and raced with one another for swimming records.

May developed into an excellent swimmer. I remember when she surprised us by swimming from one bank of the river to the other in record time. How she managed to do it wearing the bathing suit customary at that time I do not know. She, as did all the big girls, wore a suit with sleeves, a skirt on top of bloomers, long stockings and a girdle with suspenders to hold up the stockings.

We drove to the Dean's home and left our carriage or buggy there while we walked down through the woods to the place for bathing. There were bath houses for both the boys and the girls, and benches were placed one behind and above the other up the bank for the spectators.

As far back as I can remember, and long before that, rivers at Rome have been overflowing their banks. The Etowah River flows around Rome on one side while the

AS I REMEMBER THEM

Oostanaula circles it on the other, the two meeting to form the Coosa. High waters in these three rivers can cause the town serious damage, as indeed, it has done. The most serious overflow of Rome's rivers was in 1886.

The Oostanaula flowed over the lowlands west of the town and the business district of Rome while the Etowah, which marked the division of the town from East Rome, covered all low ground in East Rome on one side and the lowland of that section of Rome proper on the other.

It has been said by old inhabitants that Rome streets were navigable during the "flood of '86." As Hughes Reynolds has said in his stories of the Coosa River "many said the steamboats of the Coosa steamed right up Broad Street while others said they tried to, but were stopped at Second Avenue." It is a fact that the high waters of 1886 caused heavy damage to Rome's business district and some residential sections.

During the height of the high water Father took his two boys in a rented rowboat with the intention of crossing the Etowah and walking from there as far in town as possible. Hughes was twelve and Will was ten. Father was a good swimmer, as were both boys, and could handle a rowboat. He therefore did not anticipate trouble in crossing the high waters, but the water was very rough and swift and he was not long in regretting his venture. They rowed calmly enough across the inundated section of the Lindsay Johnson place, by dodging trees and overgrown bushes; but when they reached midstream the current became really dangerous. It was only a few minutes before the strong current of the stream caught up the small boat and turning it round and round eventually flung it over. Father and the boys were able to keep afloat by swimming and holding to the overturned boat. Presently a spectator on the bridge, among several who had been watching them, threw a rope and one by one they were pulled out. This experience is one reason why Rome's "flood of '86" was always remembered by the Reynolds family and perhaps, a reason why Father wanted all his children to be good swimmers.

One of the family jokes on Father concerned his unsuccessful attempt to get his lawn weeded at bargain prices. He offered his little son Hughes and his two friends, Sam Hardin and Ben Yancey, a cent a piece for every weed

FAMILY LIFE

pulled up by the root. When Father returned home that night the boys had over-flowing bushel baskets of weeds for which he had to pay each several dollars. He took his loss as he had taken all his business losses, without a complaint.

Father was an early riser and liked to be in his office at eight o'clock every morning. In good weather, he more often than not, walked from home to the bank. In spring and summer before leaving home, he always looked over the flowers and chose one for his button-hole. A rosebud was his favorite. His preference for roses was so pronounced that Mother planted a climbing rose just outside his bedroom window.

Because of the time it took he could not always come home for lunch and therefore preferred having dinner at night. He did not like restaurant lunches either so his lunches packed in a hamper often were sent from home to his office. He had a private office, back of his main one, where he ate his lunch and took his nap.

After a long hot day at the bank he loved to enjoy the restfulness of his suburban home--the shade of the oak trees, the perfume of the gardens and the cool comfort of his porch. In the interval between his arrival home and dinner he read a good book or the Atlanta and New York papers. In winter much reading could be done after dinner, but in summer we sat out of doors through twilight and evening. Time enough for reading when we could not sit out. When dinner was over, in the warm months of the year, Father would sit in his favorite chair which was always near the porch roll-screen. There he would sit, often toying with the cord to the screen. Other members of the family were grouped around in comfortable porch chairs. It was a pleasant occasion. The scene was quite as domestic as the familiar New England scene of the family gathered around the big fireplace on a winter evening. In the South, however, the porch was as much a family center as the hearth. The summer evenings in Georgia seem more lovely because of the long hot days which precede them. Unless the reader has lived and worked through a long hot summer day in the lower South he cannot appreciate how delightful the summer nights are--the feel of the gentle night breeze. The heat of the day is a necessary preparation for the proper enjoyment of the cool of the night. Then too the stars are

AS I REMEMBER THEM

brighter there, than in the smoky cities. They become familiar like old friends.

Gathered there we never felt that we had to keep the conversation going. It was intermittent. Sometimes it was gay with laughter; but more often interspaced with periods of reflection, during which each item of experience or observation was adequately assimilated. My conception of relaxation is the Reynolds family on the porch on a summer evening. Sometimes a neighbor would call, and the conversation would be more continuous, but the spirit of rest and reflection was never dissipated.

There was much entertaining in our home. Though Father seldom promoted it he enjoyed it. He often returned home to find a tea or lawn party in swing and he fell right in with the spirit of gaiety. He flirted with the girls telling them how beautiful they looked and joked about his choice of a second wife. Everybody knew that his devotion to Mother had the strength of a ship's cable, but every one, old and young, enjoyed his humor.

For dress in the early days Father wore the then fashionable Prince Albert coat. Later he wore the cutaway coat for afternoons and the conventional dinner coat and dress coat for evening parties. This type of clothing was not appropriate to the warm weather in the South, but the clothing center was in New York and Baltimore, where the fashion was set, and the merchants there made no provision for the warmer climates; as a result the southern men suffered in silence. Later on, more linen suits were made and they were used extensively. No matter how hot the day, Father never appeared outside or at meals without his coat, and the young men of his family were not allowed to do so either. They even did not sit on the porch without coats.

Many and varied were the pleasant recreations provided the family. There were all kinds of parties indoors and outdoors. In my mature years I have wondered how my parents stood the necessary confusion attached to so much entertaining, but far from objecting to it, both Father and Mother cooperated with the young people even to the extent of joining in the fun, at times, themselves.

However, Father's primary interests for the children lay in the field of education, which from his point of view included their religious training.

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Like most parents, Father wanted to give his children more educational opportunities than he himself had had. His father had given him the opportunities but he had not made of them all he might have, which he always regretted. However, considering the difficulties of obtaining a well-rounded education at the time of the Civil War, actually Father had a very good education.

Though he lent his efforts to perfect the Rome public school system he sent his older children there only a few years and the younger ones not at all. It had been customary in the South to have tutors and governesses teach the children at home. In the days before cities, the family provided the education and entertainment for the children. Two young ladies from Virginia, Miss Parish, and Miss Lee, at different times, were responsible for the early education of the Reynolds children. For a while the Yancey young people, whose home, Claremont, adjoined Rubynjune, also were taught by Miss Lee. For every child in the Reynolds family there was one of approximately the same age in the Yancey family--Hughes and Ben, Will and Robert, Miriam and Hamilton, May and Sarah, Rubyn and Mary Lou, John Jr. and Florence and then, as if to outdo their neighbors, the Yanceys turned up Clare--the pride of her family. Too numerous and varied were the good times these young people enjoyed together to attempt any description. It was a tribute to both families that they lived so intimately yet pleasantly associated for some fifty years.

When the children were older, they were sent to private schools in Rome until such time as they were ready for preparatory schools. Hughes and Will went to Lawrenceville School, in New Jersey, in 1893. While there Hughes distinguished himself on the debating team as shown by this letter from the headmaster:

Lawrenceville School
John C. Green Foundation

March 5, 1894

My dear Mr. Reynolds:

I write a brief note only to acknowledge your letter of February 28th. I firmly believe that all will now go well with Willie.

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I am sorry that you and Mrs. Reynolds could not have heard Hughes' debate. It not only carried off the first prize but it was of a very high order and made a fine impression in the School.

Very truly yours,
James C. Mackenzie

Later, Hughes went to Harvard and Columbia while Will chose the Georgia School of Technology at Atlanta. Father sent his two elder daughters to Shorter College in Rome and Mary Baldwin Seminary in Virginia. The youngest daughter was sent to Lucy Cobb School in Georgia and later to New York for two years at Mrs. Scovill's School.

Travel was considered a part of the family's education. Father traveled a great deal himself, his business frequently taking him not only to New York, the financial center of the United States, but to the large cities in the West and East. For vacations he and Mother spent several weeks every summer at some one of the popular resorts such as French Lick Springs, Indiana, Saratoga Springs, New York, and Hot Springs, Virginia. Also they went to the fairs and expositions given in the big cities from time to time.

Way back in 1876 Father had enjoyed the Centennial Exposition in Philadelphia, where he saw the first typewriter. He dictated a letter on it to Mother saying it would be in general use soon. Home again, he told her of lights made from electricity he had seen, and a gadget called a telephone, displayed by a Professor Bell, which had not attracted much attention. However, he was greatly impressed by the three inventions and was impatient for the day when he would have them in his home and office. Not many years later he had all three.

Mother and Father both went to the Columbian Exposition in Chicago, the Pan-American Exposition at Buffalo in 1902, and the St. Louis Fair in 1905. While Father's and Mother's visits to resorts were primarily vacations, in which the children had no part, the expositions and fairs were considered educational and some of the children usually went with them.

Though Father never went to Europe himself he wanted his family to go. The "Grand Tour" had long been a

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tradition in the South and many still thought a daughter's education was not complete until she had seen the museums and the art galleries in Europe and England, and attended the famous theatres and heard the operas at Covent Garden in London and at l'Opera in Paris. The eldest daughter Miriam and Mother made their first trip to Europe in the summer of 1903. Later, I was given six months in Europe.

Life being uncertain as it is, many of Father's plans for his children did not materialize. He lost two of his sons in death. John Hughes Reynolds Jr., his namesake, died when only three years of age of what was then thought to be "heart failure" but which was probably rheumatic fever.

The second death in the family came in the summer of 1896. His son, Will, came to a tragic death. Will was nineteen and had only a few days before then come from Georgia Tech to join the family for their summer at White Cliff, in the mountains of Tennessee. When he and Hughes, with a group of friends climbed the mountain to a cliff and stopped to take pictures, Will, who stood too near the edge, lost his footing and fell over the precipice. His stunned young friends ran down the mountain to the hotel for aid and brought the dreadful news to the family. It was always hoped that he died instantly, without suffering.

Just the day before this accident Father had made an entry in his diary. The happy family on their vacation was described in the following pleasant passage which contrasts vividly with the stark tragedy that followed:

It is funny indeed to see here at White Cliff in 1896 the sons and daughters of men who were boys with me. Just twenty-six years ago, I was one of the boys here. Now my children are the life of the party. I see here Mrs. Gaut from Knoxville, Tennessee, nee Miss Sally Cleage of Athens, Tennessee. About 1872, I visited Miss Cleage, a most estimable young lady, at Athens.

In the midst of their grief the family made hurried preparations to leave for home. Clothes were somehow got together and by two o'clock in the morning we were ready to take a special train which had been sent by Father's railroad friends. It was a desolate family indeed that took young

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Will's body home for burial. We were met in Rome by friends with carriages to take us to our home.

Will had been a popular boy. Everyone who knew him liked him. At his death the Rome paper said, in part, the following:

William B. Reynolds, 19 years old, and the second son of Mr. and Mrs. J. H. Reynolds, met a tragic death Sunday morning at White Cliff, Tennessee, where the family has been spending the summer.

The first news of the terrible accident was received here by telegrams to friends of the family announcing that he had fallen from a cliff and been killed.

Quickly the news spread, and deep were the regret and sympathy expressed by those who heard it. Will was a bright youth, and gave promise of a successful and useful life. He had a happy disposition, a kind and pleasing nature, and possessed many attractive qualities which made him popular with old and young alike. And they all grieved when they heard of his death.

A large group of friends met the train to offer assistance and sympathy. The members of the family were at once driven home, and the casket containing the body was removed and carried to the residence. Many sympathizing friends followed.

The bereaved parents were almost heart broken, and their grief, and that of the others of the family, was pathetic in the extreme.

.....

Dr. Goetchius will conduct the services (at the residence in East Rome). . . .The Rome Light Guards, Company A, 3rd Georgia Volunteers, will turn out in a body. . . .His comrades mourn his loss. The Armory was draped in mourning yesterday in respect to his memory. . . a high-toned and honorable young gentleman, fair minded and kind hearted. Possessing a manliness of nature and handsome bearing, he was a fine type of youth and there is great sorrow in many homes because of his untimely death.

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While this article is far too long to quote in its entirety I have given enough of it to show what others outside the family circle thought of Will. Naturally, the deaths of his two sons saddened Father. They came within four years and it was several more years before he and Mother laid aside their mourning, and the house was again open for entertaining.



Will and Miriam and May, 1896



Hughes Turnley Reynolds at 25 years of age.

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The care of a home, especially a large place like Rubynjune, was much more of an assignment in the nineteenth century than it is today with so many labor-saving devices. Father was largely responsible for the horses, the carriages, the heating system, the supply of fuels, the water system and similar utilities. He was prompt and meticulous in his provision of these necessities. He saw to it that the latest gadgets, both necessary and desirable, were installed and, once installed, well tended. One of the gadgets he had put in the house and which proved exceedingly convenient became something of a family joke.

In those days in the South, the servants lived in their own homes reporting for work early in the mornings. In our house, Mother had always at dawn sleepily stumbled out to the back door to admit the first servant to arrive, which in winter was the man who built a fire in every room in the house. Those were the days of the open fireplaces. They were not for looks, as is often the case today. One day Mother was sick and Father had to stumble to the back door in the dark and cold to admit "Uncle Henry." But he did it just once. That morning soon after he left for the bank, an electrician arrived at the house to install an automatic door opener. The electric button was put on a cord reaching to the pillow on the bed where one could push it in warmth and comfort without even waking up. At the same time electric buzzers to signal the servants were installed throughout the house.

Father's and Mother's thirty-second wedding anniversary was celebrated in 1905. This happy occasion was mentioned in the Rome paper of July 29th, of that year, and the good wishes of the editor, as found in Father's files, follows.

To celebrate the 32nd wedding anniversary Mr. and Mrs. John H. Reynolds have in contemplation a delightful trip either to the glorious mountains of old Virginia or the beautiful Sapphire country of North Carolina during the latter part of this week. It will be a charming celebration of a notable day which seems to grow brighter with each recurring dawn and the wish finds echo in many hearts that the last shall always be the sweetest and fairest.

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The very next year again brought the sadness of death to the family. The second daughter, May, had been married to Raymond G. Scott in 1903. She lived not quite three years after leaving home. She left two small children who remained with the family at Rome for some time. The family scene continued to shift rapidly in the early 1900s. Father's only remaining son, Hughes, and his daughter, Rubyn, were married and established their own homes. Hughes married Mary Taylor of Alabama, and Rubyn married William Fielding Ogburn, of Georgia, bringing to the family circle two interesting new members. After these marriages only one daughter, Miriam, remained at home. She was not only good company for Father, but also she cared for Father and Mother with the utmost devotion during their declining years.

Father was pleased that his first grandchild was named Reynolds Scott, and the second May Reynolds Scott. The next grandchild was the third John Hughes Reynolds, and the fourth was named Howard Reynolds Ogburn. Margaretta Metcalf Reynolds, the next, was named for her maternal grandmother, while Father's sixth grandchild was William Fielding Ogburn Jr.



Father and Mother with their five grandchildren, Ren, May Margo (in her grandmother's lap), John, Reynolds Scott.

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The addition of grandchildren to the family circle kept him young, Father said. He encouraged their frequent visits and was a beloved grandfather to those youngsters old enough to learn to know him. Father enjoyed no end watching these children grow up. Their childish talks and pranks amused him immensely. Once when Reynolds Ogburn was spending the summer at Rubynjune, he and John Reynolds had an idea that they would go to the bank to see their grandfather without first asking permission. They were about eight years old. When they thought of this trip, they were playing outdoors in their overalls and saw no reason why their visit should be delayed by changing their clothes. Looking like two tramps, as dirty as two boys can get, they arrived at the bank to surprise their grandfather during the rush hours of the morning in the office of the President of the First National Bank. He was surprised all right, but he was sweet about it. A hurried telephone call sent a car over to fetch them home again.

When his grandfather suddenly became very ill, Ren was nine years old, and he wrote Father a letter that touched him deeply. Ren wrote that because of his illness he (Ren) would like to send his grandfather the twenty-five cents a week he received as pocket money. Father never forgot it. Later, as a return gift he gave Ren the drop-leaf table made from a walnut tree that grew on Grandfather Reynold's farm in Tennessee. Father thoroughly appreciated Ren's thoughtfulness of others and was further drawn to him by his responsive sense of humor, which was so much like his own.

Father would have been pleased to know that his name was carried on to the fourth generation. The son of John Hughes Reynolds III is the fourth of the name. Perhaps it is not too much to hope that there will some day be a fifth. Other great grandchildren are Connie Larmore, daughter of May Scott Larmore, and Willard Pattison Ogburn, son of William Fielding and Patricia Daly Ogburn, born in February, 1947.

Naturally, home life changed with Father's advancing years. However, visits from grandchildren kept him close to children, who had always meant so much to him. More pleasure was derived from the musician of the family who, fortunately for him, remained at home with him. In those

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years the social life at Rubynjune tended more and more to revolve around Miriam and her piano. Through her activities in the music clubs of the town and the state Father had the pleasure of meeting many musicians of national reputation whom Miriam brought to Rome. They entertained at Rubynjune, among others, Albert Spaulding. Miriam also brought Roland Hayes to Rome for a concert. Father's lifelong devotion to music was rewarded fully in the musical life of his daughter.



Miriam and Father vacationing in Florida

After Father's very active years of the first World War, his health began to fail. It may have been those years were too active for his age. In 1921, he suffered a stroke of paralysis from which he never fully recovered. The expert nursing given him by Mother and Miriam prolonged his life, but, while he remained interested in everything, he never was able to resume his business life. In large part he lived in his rolling chair.

In the mornings, a reader came to read to him his favorite newspapers, magazines and books. In the afternoons, his attendant took him out in his rolling chair or the family took him driving. He liked best to visit his old friends or to have them stop to visit with him as he sat in his car on Broad Street in front of the bank. His kind and generous

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friends would stop at his car to inquire what he thought of the financial situation, just as if he were still fighting at the front the same as they were. By the thoughtful quality of their attention they made invalidism easier to bear.

At this time Mother devoted her life to Father's recovery. Her vitality and her great hope instilled courage, but it was a losing fight from the first. At their fiftieth wedding anniversary in July 1923, described later, an unusually touching incident occurred. Among the various gifts from many friends the sweetest remembrance came from an old friend who lived nearby. The elderly doctor, remembering Father's habit of wearing a white rosebud in his buttonhole, came bearing two beautiful snow white rosebuds growing on the same stem. The invalid, who sat strangely silent now, no longer entertaining the visitors with quiet humor and smiling eyes as of yesterday, could respond only with welling tears. Valiant Mother brushed them from his cheeks and thanked the old doctor in words and tones of a bride on the wedding day.

Father died the next June, in 1924.

The funeral services were held at his home, Rubynjune. As the long procession slowly drove through Rome, it passed many business firms, closed in respect for the passing of one of the town's most admired citizens. As it passed on, the First National Bank building, with its drawn shades and large wreath on the door, seemed to stand as a solid monument to Father's achievements.

Of the several newspaper articles concerning Father which appeared after his death one written by W. S. Rowell, of Rome, stands out as showing unusual appreciation. The following penetrating comment upon Father as a banker and a citizen with some observations of him as a person was carried by The Rome News Tribune:

JOHN H. REYNOLDS WAS LEADER
IN BUSINESS AND CIVIC LIFE
OF ROME ALMOST FIFTY YEARS

John H. Reynolds was not one of Rome's early pioneers. He came to Rome in 1877, forty-three years after Rome was founded, organized the First National, now Rome's oldest bank, and remained president for

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more than forty years. It grew up to be a splendid financial institution and one of the best banks in Georgia in a city the size of Rome.

Mr. Reynolds was always proud of the bank, and deservedly so, for he was the executive head, the guiding hand, although he was ably assisted all through that time by the late B. I. Hughes.

He placed great store by the moral risk in making loans. If a person once won his confidence he trusted him. He had confidence in his judgment in such matters and was very rarely deceived. He preferred to do business with a man accustomed to meeting his obligations although of small means, rather than one possessing greater resources who neglected his obligations.

In business Mr. Reynolds was conservative. He did not believe in taking long shots or engaging in risky enterprises. He would put his whole heart and soul behind a public movement, backed by enough reason and common sense to make it feasible but he would fearlessly oppose any public movement, which in his opinion as a citizen and financier was not based on sound principles. He was public spirited and enterprising but not to the point of rashness.

Until the condition of his health restricted his activities Mr. Reynolds stood at the forefront of Rome's business activities. He was a leading citizen in every respect. Possessed of keen intellect and progressive ideals he was intensely interested in the growth of his home city. He never spared either his time or his energies in the promotion of those things tending to the upbuilding of the business and financial interests of Rome.

Mr. Reynolds was a most interesting and entertaining talker, well educated, widely read and possessing a fine sense of humor.

I remember an anecdote he told on my grandfather, the late Judge J. W. H. Underwood. When he first came to Rome, and engaged in the banking business, Judge Underwood, who was then on the Superior court bench, sent the sheriff in hot haste after him one morning and brought him to the court house. Court

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was then in session and the Judge seeing Mr. Reynolds sitting in the audience, motioned him to come up to the bench. When he told him that he had sent for him to renew a note, Mr. Reynolds readily acceded and the note was renewed.

John H. Reynolds was a true friend, and upright Christian gentleman, whose career was an inspiration and a benefit to the community. His name was never tarnished by an unseemly act, and it will be handed down as an honor to his family and an example to future generations. His death will be regretted by a wide circle of friends in Rome and other sections of the South.



Mary Turnley, about 1871

PART II

VIII

EARLY DAYS IN ALABAMA

Mary Turnley was the daughter of Matthew J. and Miriam Isbell Turnley. She was born December 6, 1845, at Cedar Bluff, Cherokee County, Alabama. At that time her father was Judge of the Cherokee County Court. Later, under President Buchanan, he was United States Attorney for the Northern District of Alabama, and then the family went to live at Jacksonville.

The Turnley family was one of some distinction both in England and in Ireland, where a branch of the family lives today. Prior to 1550 the family was recorded as one with a coat of arms. At that time and for several years following various members of the family held State offices of honor and trust. One Turnley was Lord Mayor of London. This family's history was written by Parmenas Turnley, nephew of Matthew. In his book he expresses admiration for his uncle Matthew and makes the following observations: "His devotion to study was one of his leading traits of character and he became eminently successful in his profession." He also wrote that Matthew was a Jeffersonian Democrat and his favorite uncle.

Matthew Turnley was the scholar type rather than the hustling businessman. The tenth child of a family of fourteen his education was not attained easily, but he never lost an opportunity to improve it. He worked in the summer months to pay for his school in winter. He studied law in the offices of Judge Robert Hynds, of Dandridge, Tennessee, and was admitted to the bar in 1837 at the age of thirty-two years. Through wide reading Matthew Turnley became a man of broad interests and unusually tolerant opinions. Though he did not amass much property and worldly goods he accumulated much wisdom and knowledge.

John Turnley, the great-grandfather of Matthew, came to the colony of Virginia from England in the year 1692. By some epidemic that swept the country, his son John was

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left an orphan in a strange land when only seven or eight years old. It was through the grace of Providence only that he himself lived and grew to manhood and that you, his descendant, live today. He grew up in religion a follower of the Church of England and a Tory in politics, though his son fought on the side of the Revolution.

After the war John Turnley accompanied his son, George, to Tennessee to live. There George built a home on the French Broad river, known as Mount Pleasant. On the other side of the river, just opposite, James and Arabella Goode Cunnyingham built their home. They had a pretty young daughter and it was inevitable that George and Charlotte should meet. When he brought her to be mistress of Mount Pleasant he also brought her Methodist religion to the Turnley family.

It was at Mount Pleasant that George and Charlotte Turnley's fourteen children were born and reared and many grandchildren and great-grandchildren lived to enjoy its comforts and beauty. His father John Turnley lived at his own plantation, Beaver Dam, with his wife Mary Handy Turnley, and her mother, who lived to the ripe old age of one hundred and four years.

The marriage of Matthew Turnley, George's tenth child, in 1839 to a noted beauty of that day and place, Miriam Isbell, brought into the family, among others, the Howards and Saters who had contributed so much to the early history of Maryland. Miriam was the daughter of Benjamin Isbell of Mount Harmony, in Tennessee, who had married Martha Parkes of another Virginia family. They built their large brick house on Mt. Harmony acres in 1824. There were six girls in that family and the story goes they were so well liked one young man fell in love with three of them and married two--one at a time of course. While they had their eccentricities there were no Mormons among them. The young man was Robert McMillan of Alabama, who, when visiting in Miriam Turnley's home, asked if there were any more like her where she came from and learning there were several younger sisters he changed his route to New York to include a visit to Mount Harmony. Eventually he married one; and, when she died several years later, he married another. He always claimed he fell in love with Miriam Turnley first.

EARLY DAYS IN ALABAMA

This story, as well as several others concerning Miriam Isbell, are vouched for by her granddaughter, Zella Armstrong, the distinguished Tennessee genealogist, who knows more about Tennessee families than they themselves know. While we are grateful to her for family histories, her stories give color to personalities lost to us forever. It is through her diligence in recording tales told to her by the old people that we know Matthew and Miriam Turnley rode horseback from Mount Harmony plantation to their new home in Alabama accompanied by her two slaves given by her father as a wedding present, as were also the horses they rode.

Mary, daughter of Matthew Turnley, had one elder brother, George Isbell, and an elder sister, Martha, who had the good fortune to inherit the beauty of her mother Miriam Isbell and her grandmother Martha Parkes Isbell. Mary's younger brothers were William Franklin, James Benjamin and Thomas Howard. There was one younger sister, Eppie, and another younger sister who died in infancy. Mary Turnley was much beloved by her family. This devotion continued through her life. When she and her brothers and sisters were approaching old age, they came to her home from long distances away to see her one more time. George, who had been a member of the legislature, and was then a prominent judge, came from Texas, as did her other lawyer brother Will. At that time the three living brothers and two sisters presented her with a loving cup as an expression of their love and esteem. Years later, when George Turnley was dying, he asked to be allowed to write his sister Mary. Too feeble to write what he wished to say, he could only painfully scrawl, "My dear, dear, doubly dear sister; yes, my dear, dear Mary."

When Mary Turnley was born she was given a much longer name. She herself shortened Mary Ann Charlotte, all family names, to Mary. Her father whose pet she was, called her "Mamie."

As a little girl, Mary showed signs of the forceful personality she later developed. She was even then high-spirited and determined. To have her own way was what her father most wanted for her, but her mother thought differently. Her mother at times called her strong determination "wilful." A story told of her childhood shows how she

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got around her mother when pushed too far. At the time she was going to school it was fashionable for little girls to wear pantalettes which showed below their dresses, a costume Mary hated. When arguments failed, she would meekly leave home stylishly rigged out in the despised ruffled pantalettes, but she would stop on her way to school in a grove of trees and take them off. They were rolled up and put in the hollow of a tree to be retrieved on the return trip. This disobedience was never discovered. That she was not given to rebellion and infraction of rules is well known. However, she grew to be independent, practical and thoroughly reliable. Both in her youth and in later life all her family depended upon Mary's good judgment and acknowledged ability.

As if the family of seven children was not already sufficiently large, it was increased by the addition of three little orphan cousins, making a family of twelve, counting Grandfather and Grandmother. Since Mary did not have to balance the budget, the addition of three little cousins meant to her only three more companions. One of these children, Julia Anderson, was approximately her own age, and became closer to her than either of her two sisters.

Education was something of a problem in northern Alabama in the 1850s, but what the Turnley children could not get from the available schools they got from their parents. Their mother was a well educated girl when she left her father's home and in the busy days of providing for and rearing ten young people she considered education of first importance. If the schools could not provide what she thought necessary she taught the children herself.

In 1860, at the beginning of the War Between the States, Mary Turnley was fifteen. Within the year the family circle was broken by the older boys who joined the Confederate Army. David Anderson, then twenty-two years of age, volunteered in the Tenth Alabama Company, of which he became captain a year later. George Turnley was eighteen when he volunteered. David died of wounds received in battle three years later, while George, after surrendering with Lee's Army at Appomattox Court House, Virginia, returned home broken in health.

With George Turnley's company was another Jacksonville boy named Walker, a punctilious letter writer, and thanks

EARLY DAYS IN ALABAMA

to him, we know something of George's life in the Virginia Army. In a letter dated August 25, 1861, from Manassas Junction, Walker wrote they were expecting a battle in a few days and that all the boys were ready to sacrifice their lives for "the Glorious South under the hands of a Just God." He added, "our mess now contains six instead of twelve; Renfro, Macon Abernathy, John Francis, George Turnley, Lonnie Grant and myself." In another letter dated December 26, 1863, from the winter headquarters at Orange Court-house, Virginia, he wrote, "Times are dull here; nothing new going on. Lieutenant Renfro, Messrs. Grant and Turnley left here day before yesterday on three days leave of absence to visit Mr. Edmund Turnley, a relative of George, who resides about fifteen miles from here near Spottsylvania Court House. I guess they will have a good Xmas. For there are any quantity of nice young ladies in that neighborhood. I predict them fine fun. I am looking for them this evening. I know they will bring back something good to eat. Cousin Sarah will be sure to remember me in the eatable line."

Every war has its songs and so it was in the War Between the States. While the Northern soldiers marched to "Marching Through Georgia" the Southern boys had among others their rousing patriotic "Dixie." The two most popular songs in the region where the Turnleys lived were "The Bonnie Blue Flag" and "The Home-Spun Dress." While the most familiar Confederate flag was red and not blue as the title of the first song indicates, actually there were several flags at different times. The "Bonnie Blue Flag with a Single Star" referred to the flag of South Carolina, the first state to secede, which was followed by the early soldiers of the Confederacy before an official flag was adopted.

The Bonnie Blue Flag

We are a band of brothers
And native to the soil,
Fighting for the property
We gained by honest toil;
And when our rights are threatened,
The cry rose near and far --

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Hurrah for the Bonnie Blue Flag
That bears the single star.

Hurrah! Hurrah!
For Southern Rights, hurrah!
Hurrah for the Bonnie Blue Flag
That bears the single star.

Then here's to our Confed'racy,
Strong are we and brave,
Like patriots of old we fight
Our heritage to save,
And rather than submit to shame,
To die we would prefer;
So cheer for the Bonnie Blue Flag
That bears the single star.

Chorus

During the war access to manufactured goods was cut off from the South except for what little the blockade runners could bring in. So, the people resorted to home-spun cloth. The following song in praise of the home-spun dress had the effect of bestowing pride if not glamour upon the wearer of native products.

The Home-Spun Dress

Oh, yes, I am a southern girl, I glory in the name,
And boast it with far greater pride, than glittering
wealth or fame,
I envy not the northern girl, with robes of beauty rare,
And diamonds grace her snowy neck, and pearls bedeck
her hair.

Hurrah, hurrah for the Sunny South so dear,
Three cheers for the home-spun dress southern ladies
wear.

The home-spun dress is plain, I know, my hat's
palmetto too,
But that will show what southern girls for southern
rights will do.

EARLY DAYS IN ALABAMA

And now young men a word to you, if you would
win the fair,
Go to the fields where honor calls and win your
lady there.

Hurrah, hurrah for the Sunny South so dear,
Three cheers for the home-spun dress southern ladies wear.

During these trying war years, Grandfather Turnley, being deprived of his maturing sons, leaned upon his young daughter "Mamie." She was not only capable, but also was endowed with practical common sense. Grandfather's interests in establishing both private and public schools in northern Alabama brought him many problems, which he could not solve alone. When he was confronted with the immediate necessity of filling some vacancy in the teaching staff of a school under his jurisdiction, he turned to his daughter Mamie. While Mamie had not had any teacher's training, she felt she could teach as long as she was needed. In one case she had to walk two miles to a rural school and back again. Some of her pupils were older than she, and a few young men were as much as five years older.

But Grandfather's Mamie was what nowadays we call a good sport. She not only taught the young people of the rural schools, but when requested, she played the organ in church. She was an "all-round" girl; an extrovert--smart, talented, well-read, sociable and adaptable.

To her father's great pleasure she remained at home through her young ladyhood. She was twenty-seven when she married. Most of the eligible young men joined the Confederate Army during the War Between the States, and consequently, most Southern girls married rather late, or perhaps not at all. Those like her elder sister, Martha, whose marriage was not delayed, were unusual.

During the four years of the war, the Turnley family, as most Southern families, found financial responsibilities heavy. It was a period of exceedingly "hard times." Mary Turnley, like all Southern girls during those years, lived simply, assisting in domestic duties. Few servants of the family stayed on with them and fewer still were to be relied upon. Though a hard lesson for a girl in her teens who had lived a sheltered life, it no doubt strengthened her

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character and courage in meeting adversities.

An interesting story was told about one of the Turnley servants. A man named Sam was given to Grandmother by her father, Benjamin Isbell, when she was married. As Sam grew older he developed an unpleasant disposition for a house servant and following the custom of the day he was "hired out." For a time he worked as a blacksmith for people in Rome, Georgia. When Sherman's army came, Sam joined it and marched with a brigade toward Jacksonville, Alabama, where he had lived with the Turnleys. Upon arriving at Jacksonville, Sam said he had to see the "general." Naturally he had a very hard time doing so, but he was persistent. He talked himself in to see the officer in charge and told him he had to have a squad of soldiers to protect his mistress. The officer said to him "Why, Sam, you are free, you don't have any mistress." Sam's reply was "I know I'se free but I wants a squad to take care of my mistress." He had been in the army long enough to know what happened when soldiers arrived in new territory.

The result was that the much-amused officer marched to the Turnley home with a squad of soldiers and asked to see Mrs. Turnley, explaining that he wanted "to see a lady who commanded such respect and devotion from her servant." He had thought the slaves would hate their former owners. The result was the Turnley family was protected while the neighbors lost their chickens, cows and silver. The young officer kept up with Grandmother many years claiming to have deep admiration for her.

After the war Sam became a member of the legislature of Alabama. Dressed in his frock coat and high hat he went to see Grandmother when she was staying with her daughter, Martha, then Mrs. Armstrong, in Chattanooga. As they stood talking on the back porch she asked him if he had had his lunch. When he said no, she told him he could have it there if he would see the cook. After Sam had his lunch in the kitchen with the cook he thanked Grandmother courteously and left for Alabama to meet with the convening legislature.

When the war was over Northern troops entered Jacksonville to remain indefinitely. The Turnley family had had difficulty making ends meet during the latter years of the war, and the arrival of Northerners with money to spend

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held out new opportunities to those not blinded by humiliation.

When an immaculately groomed young captain was making inquiries regarding a pleasant home to which to bring his wife, he was overheard by Mary Turnley's young brother. James had felt the lack of necessities as well as luxuries during those lean years and he was a boy of imagination too. A lad in his early teens, he took the responsibility of stepping up to the captain and said he knew a nice home where he could be sure his wife would be comfortable. The captain's attention was arrested by the good looks as well as the earnestness of the boy. He, then and there, wrote a note to the child's mother asking if she would be willing to provide quarters for himself and his wife and another officer and his wife. James, urged on by visions of more roast beef, ran all the way home. In a military fashion he saluted his mother and presented the captain's note. James was too young to interpret the expression on his mother's face, one of humiliation slowly turning into defiance and then acceptance of reality.

James returned to the captain with a note inviting him to inspect the Turnley home at his convenience. The two Northern officers with their wives provided the necessary food for the Turnleys that winter. My grandmother cooked the food and my mother served it. The boarders, former enemies, were never accepted as friends. They received the consideration due them in a business deal, which was looked upon by the family as a necessary arrangement to bridge the gulf; naturally, a humiliating arrangement for them.

In the North's determination to grind the Southern people beneath their heel, Grandfather lost his position as United States Judge of the Northern District of Alabama. Of course, he was not reappointed, nor was he allowed to run for office. Such positions were given to Northern political hangers-on, called "carpet-baggers" because of the cheap bags they carried which tagged them as interlopers. He returned to private practice, taking his son, George, into partnership. The local newspapers of that day advertised, "M. J. and G. I. Turnley, Attorneys at Law." This, of course, was in the reconstruction period, when a living for farmers was more assured than for those in the urban

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professions. At that time there was little money in the South. Indeed, few people had the spirit to enter into law-suits even if they possessed the necessary money to employ a lawyer.

However, a few years after the war, it was decided by the family that Mary should have a rest from her domestic and teaching duties. A visit to Chicago was planned. Her father's nephew, Parmenas Turnley, had a daughter about the same age as Mary, and he had invited her to visit them in their home on Wabash Avenue. At that time, Wabash Avenue, which subsequently became a congested business street, was a fashionable residential avenue. No young lady could have enjoyed a visit to the city more than Mary Turnley. She knew the interesting things she wanted to see. Though she had never before visited a big city, her interests were not provincial. The trip provided her the opportunity to see all that hitherto she had read about in the metropolitan newspapers. She looked forward to the theatre, concerts, opera and all the interesting things life in a small town did not provide.

She was just the girl to profit by a visit to a fashion center. Mary had a flare for clothes and in spite of her lack of contact with the cities, had always dressed stylishly.

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A little knowledge in the matter of dressing went a long way with her and she returned home to make her dresses like those she had seen in Chicago.

It was customary in Chicago to drive in the parks and boulevards every afternoon, often terminating such outings with tea at a friend's home. Mary's visit happened to coincide with an important wedding in town and the girls were invited to drop in to see the bride's trousseau. The bride-to-be was the financee of the famous financier, Potter Palmer. The young Alabama school teacher was properly impressed. Long afterwards she described this trousseau to her youngest daughter, who I fear, was not interested enough to remember it to describe it here.

This visit to Chicago was before the great fire which destroyed so much of the city, including the Parmenas Turnley home on Wabash Avenue. After the fire, along with other Chicagoans, he built a large house on Lake Michigan at Highland Park, a suburb of Chicago. He and his family lived there until his death as a very old man. His daughter, Emma, who was Mary Turnley's friend, as well as relative, then sold the place and went to California to live with her sister.

Mary Turnley returned home refreshed in spirit and appearance. She wore her Chicago clothes well and she had learned much of life as lived by those in the cities of the North. She was not one to day-dream, however, and she again assumed her simpler life as a teacher in rural Alabama. Her adaptable nature made the transition with ease. This quality of her personality was an enviable one. The duties at hand were the ones to which she must apply herself.

Mary was not what is usually called beautiful as was her sister Martha. At the same time she was never called plain. She possessed that intangible something known as charm. Her face showed a high degree of intelligence and keen eagerness for life. She was gracious in spirit and in action. In build Mary Turnley was slight--around five feet three in height and a hundred and ten pounds in weight. She held herself proudly erect and though small, at once commanded respect.

When she returned from Chicago she wore her dark hair in a "waterfall," the smart new coiffure. The hair was

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pulled up and back from the face, and fastened there to hang in ringlets. Curls too stubborn to stay back, nestled on the forehead. This style, which showed to advantage her fine forehead and ears, was very becoming to Mary, as was the type of dress worn at that period. In a picture made soon after her return, she wore a cloth dress, relieved with lace at the high neck and long sleeves. The snugly fitted basque and long skirt with a bustle suited well her neat, slim figure. Long earrings hung from her ears, while a round gold medallion was suspended on a broad gold chain from her neck. She appeared to be just what she was, a smart young lady of fashion.

When Mary returned she resumed again her many varied duties in the family and the community; teaching school, singing in the choir, playing the piano, and attending to household duties. She was proud to be in demand. With her father she read through long winter evenings. He liked to tell her about a difficult case he had and show her in his excellent library where to find the information he must have before the early morning meeting of court. Later, Mary found the information herself, saving him much valuable time.

Her daily association with her father was an education in itself. From her mother she also learned many things. Like most girls of that time, she was taught to manage a household in all details against the time when she would manage her own. But in the reconstruction years, when there were few servants, it was necessary that girls learn the more menial household duties as well as the social graces. Mary learned to cook, sew a fine seam and embroider. There was much making over of dresses. Three or four girls in the family, when so little in dress materials was available, necessitated re-turning, re-making, cutting down and building up. Even the men's suits and coats came in for major adjustments. That is why later in life Mary could cut and sew a handsome cloth dress for her daughter if need be.

Where the time was found for giving parties and going to them is hard to see, but that side of life was not neglected. It was the custom of the time that the house was open always to relatives and friends for short or long visits. The Turnley young people had their share of house guests

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as well as visits from the Jacksonville young people. Their mother had seen to it that they learned to receive and dispense hospitality with ease.

Though her life was filled with these local activities Mary did, occasionally, find time for visits to other towns. In the spring of 1873 she went to see relatives who lived at Cleveland, Tennessee and there she met a young banker who was to take away this favored daughter from the Turnley family. Marrying Cleveland men was not unknown to the Turnley girls. Both of Mary's cousins who had grown up in her home had married Cleveland men. Adelaide Anderson married S. P. Gaut, a lawyer, who became the father of Joseph Gaut, financier, of Knoxville; and Julia, Mary Turnley's closest childhood associate, married Joseph Callaway, later a banker. Earlier Mary's mother's sister, Frances Isbell, had married John Hughes of Cleveland. Other relatives of her mother living in Cleveland at that time were the Hamptons and the large family of Hardwicks. Mary was given a royal welcome by her numerous cousins, old and young.

As a visitor, she was the recipient of many attentions. As is true even today in the South, a visitor was then feted as a compliment to her hosts as well as to herself. In the whirl of parties, picnics and balls given for her it was inevitable that she meet all the eligible young men, and among them was one who recognized that the meeting for him was fateful. John Hughes Reynolds was teller of the Cleveland National Bank, of which his father was president. He was a promising young businessman, rather shy and even timid in social life. He had been known to walk a block out of his way to avoid speaking to young ladies, but meeting Mary Turnley changed that. He found it profitable to walk many blocks out of his way just to look at her, not to mention how far he walked to speak to her.

Those were the days before telephones and all social arrangements were made by notes. John's notes to Mary became a daily habit. He had caught a glimpse of her in the rose garden wearing a yellow sunbonnet to protect her complexion, and a note followed speedily. Would she wear the sunbonnet and come with him to a picnic? She would not have been caught dead in it outside the garden. Another note inquired if she loved roses, would she come to see his

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mother's garden?

The courtship culminated happily and before Mary returned to her home it was obvious plans would be made for a wedding. John hurried to Jacksonville to meet the Turnley family. He was somewhat abashed by the number of young men he saw loitering in the Turnley drawing room, and he stayed longer than he had intended. When he did return to Cleveland he stayed there a shorter time than he had contemplated.

Many letters passed between Mary and John that summer. The one that is included here has been chosen because it more clearly shows the difference in customs then and today. Though it was written only a short time before the wedding it mentions the substitution of "My dear" for "My dear Miss." Quite a contrast to nowadays. John says he has written Mary's parents for their consent to the marriage. Such was customary when marriage was considered more seriously. Those were the days when a marriage was planned on the basis of the joining forces of two families rather than of just two individuals. John's expressed preference for the "plain ring" and the "quiet wedding" were entirely in keeping with his personality in later life--though then as later he was overruled--and he learned to like it.

Cleveland, Monday, June 21, '73

Dear Mary:

I am aglad to be allowed to change from "Miss" to "Dear,"--for I mean all that it expresses. I wrote your Father this morning telling him that you had accepted me and referred me to him and Mrs. T. for their approval. I told him if he desired any information to enquire of Mr. Tucker and Mr. Hardwick. I trust to you to see that he does not write to Mr. Gaut. And if he writes to the parties mentioned please have him make it a matter of confidence, with them.

I told Mother yesterday of our engagement and she told me to tell you she was ready to welcome you as if you were her own daughter. She wants you to feel as if you are coming home and a home it shall be.

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For one time I succeeded in fooling the loafers and nobody knew where I had been. Dollie is almost crazy and is sparing no trouble or pains to find out where I have been. Mr. Pickens and Mr. Parker both gave out the impression that I had gone to Nashville and Dollie has written her brother at Chattanooga to know if I passed there. There is a lady at the Ocoee House from Oxford who says she is going to get her friend to find out if I wasn't at Jacksonville, I hear that Jo and Julia Calloway have gone to Alabama. If you can manage somehow to keep them from finding it out, I would carry my point at last.

It is not worth while for me to try to tell you how hard it was to say "good bye." If I loved you before how much more so now.

"Who said she seemed like this or that did err
Like her dear self she was, alone." . . .

To think how long it will take the two months to pass. And how I beg of you to be ready then. Of course if you find it impossible, then we must suit ourselves to circumstances. Mr. Parker sends for the ring today. In speaking of your sister Lulu's ring, you said she used the plain ring for a wedding ring and for the engagement had another. As I did not suppose that we wanted to be married with a ring and thinking a plain one the prettiest of all, I ordered a plain one for the engagement. Was that right? As to whether we will have any festivities or not--I forgot to ask you.

As for my part I would prefer to have a quiet affair of it all around. Let us have your views.

I was fearful when I left that you still doubted me and that I had not said enough to convince you. If I did not say enough I assure you I felt enough and it was only because I did not know how to express it.

I forgot to look at your Ma's garden. Tell her I had more important matters on hands than vegetables and I will try to visit her sometime when I will have more time to devote to such matters.

Soon after reading this you will have to be "interviewed" on that most important of life's changes, as both letters go to today. Remember there is one who

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loves you above all others and who begs of you to trust him for all time.

Write me as long a letter as you can.

Devotedly yours,
Jno. H. Reynolds

All the arrangements for the wedding were made by letters. It was to be on the 29th of July. It would take place in the Methodist Church at Jacksonville and they would have seven couples attending them. John's Cleveland friends would come down with him while Mary would choose the bridesmaids from among her Alabama friends. B. I. Hughes, a cousin of each, was to be John's best man.

Though it was exceedingly hot at that time of the year in northern Alabama, the plans were for the men to wear the conventional frock coat for an afternoon wedding. Even gloves were not omitted. When the time drew near and it was found that the gloves, which had been ordered from New York, would be delayed, John wrote Mary that Ben Hughes would go to Knoxville to get some.

The young men who were asked to be "groomsmen" were Frank Hardwick of Cleveland, Letcher Pickens, a school-mate of the Oak Grove Academy, Clinton McMillen, who then lived in Chattanooga, William F. Turnley, Mary's brother, John Crook of Alexandria, Virginia, and Joseph Francis of Alabama. The bridesmaids were Emma Francis, Annie Clark and Elizabeth Vernon, all of Jacksonville, Jennie Shropshire of Georgia, Mamie Reynolds of Talledega, Alabama, Gussie Micon of Montgomery, Alabama, with Sallie Forney of Jacksonville, as maid of honor.

On July 22, seven days before the wedding, John wrote Mary that Ben Hughes, Frank Hardwick and Letcher Pickens would arrive at Jacksonville on the twenty-sixth for the festivities preceeding the wedding. He thought he could not get there on that day. He expressed regret that he would not be able to take her to church on Sunday and also that he would have to miss the traditional gathering of flowers from friends' gardens and decorating the church. However, he would be there for the dinner and rehearsal on the night before the wedding. He added humorously that in the afternoon of that day he would pay a last call on Miss Mary Turnley.

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In the late afternoon of July 29, 1873 John Reynolds and Mary Turnley were married. A family story is told that no one remembered to send for the preacher. Not until the strains of the wedding march were heard did young brother James Turnley recognize that an emergency existed. He hurriedly whispered the best man to "hold everything" and was off to get Reverend Kirk, a faux pas remembered with chagrin. The bride's costume was of a color called ashes of roses. She wore a matching hat with a smart feather and high buttoned shoes. Her gloves were beige kid with a narrow lace cuff of the same. She carried a mother-of-pearl card case. The card case and gloves are today treasured by her family.

An account of the wedding which appeared in the Cleveland paper gave the list of attendants concluding with the following:

We wish the happy couple much joy and a long life. Our young friends who were in attendance report three solid days of fun, and we rather suspect, from what we can hear and see, that they have discovered a second trip to Jacksonville, and not unlikely a third and fourth trip, may be necessary.

At the moment a new son was not compensation to the Turnley family for the loss of their daughter, but it was not long before they realized they had two instead of one to cherish them. As Mary's parents became elderly they were aided and comforted by her husband as well as by herself. At one time when Mary went back to see them and wrote John she felt she wanted to give them assistance, John answered in a way typical of his generosity. He wrote she must do everything possible for them. He felt they owed their parents very much and as the parents had cared for them, they, the children, must now care for the parents.

Duty toward all relatives as well as parents was felt more strongly in those days. Families were closer and remained so through life though they were separated by great distances. A sister who had not married, or was a widow, or a brother who had failed in his work was not just welcomed to the home, but was urged to come. They often stayed months, and in some cases, years, especially in the

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South where there was the tradition of hospitality and open house. When Mary's father had to retire from law practice because of illness and approaching old age, his children took care of him. Mary, with her brothers and sister Martha, established him and his wife and younger daughter in a home at Sherman Heights, near Chattanooga, Tennessee. He died there in 1889.

Then Mary took her mother and sister to Rome with her, where they lived in her home until a cottage was built nearby for them. Later they went to visit their son, and brother Judge George I. Turnley, at Coldsprings, Texas. There Mary's mother died in 1898. The family brought her to Chattanooga, Tennessee to be buried beside her husband.

To return to the newly married couple, after the wedding Mary and John lived four years in Cleveland, Tennessee, happily surrounded by their many relatives and close friends. John had left the National Bank of Cleveland and had become cashier of the Deposit and Exchange Bank, which he, with his older and more experienced friend, Mr. Craigmiles, had organized.

However, John's business was to take him elsewhere, and at the end of four years of pleasant life in Cleveland, the young couple said goodbye to John's old home.

IX

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John Hughes Reynolds and his wife Mary Ann, had six children. The two eldest boys, Hughes Turnley Reynolds and William Barton Reynolds, named for his grandfather Reynolds, were born in Cleveland, Tennessee, where the young couple was then living. Hughes was born September 7, 1874 and William, May 7, 1877.

When Father established the First National Bank in Rome, Georgia in the fall of 1877 the family of four left Tennessee and went there to make their home. In this move the two little boys had to leave their two doting Reynolds grandparents. They were Grandfather's and Grandmother's only grandchildren. Far from losing their grandparents, the boys returned several times to visit them at their farm near Cleveland.

Father and Mother left in Cleveland a large group of friends. True they did not go far and they kept in touch with them but it was a little lonely in a new town. However, not long after they went to Rome two of their Cleveland neighbors also moved there. B. I. Hughes, who had been best man at their wedding, became cashier and Peter Hardin vice president of the new bank. Luckily for little Hughes, the Hardins with their son Sam, Hughes' age, lived nearby the Reynolds home.

For the first month Father and Mother stayed at the Rome Hotel on South Broad Street and then they moved to a boarding house to stay while they built a pleasant two-story house on East Fourth Street, between First and Second Avenue. It was in this house that their two little girls were born. Miriam was born August 27, 1879 and Mary, January 19, 1882. She was named Mary for her mother but later she changed it to May. Miriam was named for her maternal grandmother, Miriam Isbell Turnley.

Mother had her hands full with four children all under ten years of age, but she had come of a large family of seven children and three "adopted" cousins, and was experienced in the ways of large families. It was something



Mother, 1886

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new for Father who was an only son with one sister, but he loved children and was much loved by them. He was strict, though, at times. He demanded obedience and respect for elders. Too, the children must apply themselves diligently at school and Sunday school. Mother was a bit more of a disciplinarian. In her large family she had managed the younger children and in teaching school she had "bossed" even the big boys.

When their youngest child was about a year old Father went off to Saratoga for a rest leaving Mother with the bag to hold. He wrote her how to dispose of the children and get some sleep, amusingly forbidding her to get drunk no matter how desperate she became. Here are a half dozen lines of his humorous advice--which under the circumstances, probably fell pretty flat:

July 9, 1883

Dear Sweetheart:

Now that the seven are gone just tie each one of the little ducks (that belong in the house) to a bedpost. Put some bread and milk handy, within reach, and then lie down and take one good long lingering rest--if 12 hours doesn't do, make it 24; if that proves too short, add 12 more. But don't get drunk. Keep duly sober and read your Bible.

More anon. Write often.

Yours affectionately,
J.H.R.

After May's birth Father and Mother began to feel they needed more space. Also, they found the town dusty and noisy, and wished they had built further out. They both wanted a country place where the children could have more freedom, with ponies, garden plots for planting and the whole of outdoors for playing. While they wanted a country place they found a suburban home would be more practical and decided on East Rome as the most pleasant neighborhood in which to live. They bought a large corner lot on Howard Avenue, now Second Avenue, at East Ninth Street. There was not a house in sight except possibly the Yancey place. The lot was about half a block in size and topped a hill that gave a fine view of Rome.

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Hughes, at about 5

Before building Father and Mother rented an unoccupied large white house within a block of their place, which belonged to the Bones family. This big house became famous in later years because a cousin of the Bones family, Woodrow Wilson, who became President of the United States, had often visited there. While visiting his cousins he met Ellie Lou Axson, the daughter of the minister of the Presbyterian church of Rome, whom he married.

At the end of a year East Rome had the family's unqualified approval. At the end of a second year they not only had a new house, but also a new daughter. The third daughter in the family was born September 30, 1885 and the following spring she was rolled in a blanket and taken to the new home.



Little Rubyn, at 3

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The new house was planned by Mother. It was the fashion in Georgia at that time to have Northern architects and unfortunately they built houses more appropriate for the North than for the climate of the South. Mother engaged a Cincinnati architect to whom "modern" meant bay windows and cupolas which later came to be associated with the era of McKinley's presidency. It was not a successful form of architecture and in later years has been humorously referred to as the "McKinley error." Though the new house was dated by a bay window and cupola Mother held out for high ceilings and windows and spacious rooms, which in the South are necessary for comfort.

On the first floor were two large bedrooms connected by a dressing room and bath, a library, a sitting-room and a dining-room connected by sliding doors. A broad and long hall extended from the front door to the back where a porch connected with a small hall leading to the butler's pantry, kitchen and several other pantries. Back of the kitchen was a dining-room for the servants. On the second floor there were four bedrooms, a large packing-room, and a bath. Later another bedroom and bath were added and still later another bath. It was a large house.

The trees and gardens had already been planted and not long afterward Father wrote the following in his diary describing the new home:

The house is situated on the first elevation going out of Rome on Howard Avenue, and it commands an extensive view of the surrounding country. Just below the hill and to the right stretches a beautiful and fertile valley, bounded by the Etowah River, and beyond this rise the hills of Rome each crowned by the spires of some college, school, or some large building of public business. The yard that surrounds the house is admired by many. In front stretches lawns of Kentucky blue grass, to the left is a fruitful orchard of pears and peaches, and to the rear lies a small park of noble oaks whose spreading limbs furnish a grateful shade in the heat of the day. Around the front of the house is a half circle of luxuriant water oaks. Roses, violets, pansies, lilies, and flowers of all kinds bud and bloom in their season. To us there is no place like our home.

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Father omitted mentioning the three grape arbors which afforded so much pleasure to the children. One large arbor on the top terrace between the windmill and the stable was laden with scuppernongs in late summers, as also was another, still larger, at the back nearer the house. For those who have not lived in the deep South scuppernongs must be described. They are large russet colored, thick-skinned grapes that grow singly on the vine. A very delicious sweet grape to eat and famous for making wine. Large Concord grapes grew on a smaller arbor near the dining-room windows. Later Mother built still another arbor leading from the upper garden to a lower one. On this she trained wisteria and Dorothy Perkins roses.

Mother's gardens were famous. She grew only the choicest varieties of those flowers adapted to the soil and climate. Naturally there were many more kinds than Father mentioned in his diary. He omitted jonquils, hyacinths, tuberose, sweet peas, tulips, daisies, and others. In after years Mother planted a large peony garden. There were many beautiful flowering shrubs, such as flowering quince, Cape jasmine, winter honeysuckle, snowballs, and forsythia. Also Mother loved the blossoms of trees and she planted several magnolias, mimosas, crepe myrtles and many flowering fruit trees.

Mother had her garden long before the days of the popular revival of gardens and garden clubs in the country. This interest which swept the country in the 1900s hence had little effect on her gardening. Plants and cuttings from her place made the beginning of many beautiful gardens in Rome. No doubt there are some there today which originated in Mother's garden.

When the family moved into the new house it was barely ready for them. It took Mother a couple of years to find wallpaper that suited her taste. Finally, when it arrived from Cincinnati we saw it was worth waiting for. I have never seen, after all these years, handsomer wallpaper. It was very heavy and looked more like tapestry than paper and wore as well as tapestry too. In contrast to the floral designs used so much in that period it had a formal pattern in the same colors as the background with variations of lighter or darker tones and an added bit of gold. The

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dining-room paper was brown and gold, the drawing-room was in a lovely French blue with gold and the library in three or four shades of gold. After forty years of use that paper was in excellent condition. Some years later, when electric lighting was installed there was a crystal chandelier in the blue drawing-room, a green and gold one in the dining-room and in the library the bulbs were covered with Tiffany glass shades. For many years the curtains were of heavy lace, but as the fashion changed Mother changed the curtains in color and material.

At first the lighting in the house was by oil lamps. Later gas was installed and, still later, electricity. Keeping the lamps filled, the wicks trimmed and the chimneys bright and clean was a daily chore. Every morning they were collected on a large table and gone over by the house-girl. Woe unto her if at inspection time a chimney showed a finger print.

Life was relatively primitive in other respects too. For a short period no running water was available. Yes, there was a small "out house" at the end of a gardenwalk, but it was enclosed by a trellis covered with honey-suckle and aesthetically called the "garden house." Bathing facilities were also somewhat limited, at first. At least they were not as we have them today. Tanks near the tubs were daily filled with cold water but until gas was available hot water was brought from the large tanks in the kitchen. But it was not long though before water was piped to East Rome from the city reservoir and pioneer life was at an end for the Reynolds family.

The house was heated by open fireplaces until 1905 when a furnace was installed. Coal was used in the fireplaces because it burned more slowly than wood and "held" longer. Fires were made in each room every morning in winter. Making so many fires and keeping them burning brightly was a task for the houseman who arrived early in order to have the house warm for a family of early risers. In the South at this time servants usually did not live in the house, but came daily from their own houses. First to arrive in the winter months was the man who built the fires and he was last to leave at night. The cook arrived next to prepare the large breakfasts of fried chicken and hot biscuits, which were then customary. She was followed by the nurse

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to get the children up and ready for the day and a girl for cleaning. A butler, assisted by a girl, kept the house clean and also served in the dining-room. No laundry was done in the house. Every Monday morning the laundress--we called her "washer-woman" then--came for the laundry. She hoisted the enormous basket of soiled linens on her head and with dignity walked down the lane, out of the carriage gate, and back to her own house where the laundry was done. Friday or Saturday she was back with the basket on her head but miraculously filled with snow-white, beautifully ironed household linens and tucked and ruffled children's dresses.

There were no window screens then to protect us from flies and mosquitos but outside blinds and inside tiny slat-like blinds were of some help. At meals it was the duty of a young negro boy to fan the flies away with a long handled fly-brush made of feathers from the gaily colored tail of a peacock. The job was monotonous and the boy sometimes had difficulty keeping awake but usually was saved from disgrace by proddings from the butler as he hurried around the table serving us. I remember one time when the slackening of the waves of the fly-brush called our attention to him and we children sat spell-bound while he slowly slid down the wall that had been supporting him in his ennui and still slowly waving the peacock feathers sat upright on the floor. He never missed a stroke.

By the time the new home had received the finishing touches Mother presented the family with a new baby. I was four years old at the time, and the baby brother looked very beautiful to me. I could see he would some day be a fine playmate but even better I could see I now would have someone to boss. I had been bossed a good deal by two older brothers and, worse still, by two older sisters. John Hughes Reynolds, Jr., little suspected the revengeful bossing that awaited him, hidden by beguiling overtures of affection.

But my little brother and Father's namesake, came only to leave us again. In 1892, at three years of age he died, leaving behind a heartbroken family. I, seven years of age, was horrified to see death, so white and cold, come into our happy household and take away the beautiful little brother Mother had only recently given to me.



Miriam, about 10 years old

GROWING FAMILY

In 1892 Mother was forty-six years of age and had been married nineteen years. Her figure was as slim as a girl's but her dark hair showed threads of gray. Her shining eyes were indicative of her vitality. She managed her brood of five young people with a firm hand, as she did the five to six servants it took to run so large a house. A picture of Mother taken at this time shows a thoughtful matron with hair piled on top of her head and arranged in soft waves about her forehead. The picture was in a family group on the front steps of our home and she wore a white dimity morning dress. A large pin held the high lace collar. The pin was a miniature of her little son, John Jr., whose death had brought an expression of sadness to her face. In recent years I have had a photograph of Mother made from the group picture, and it portrays her exactly as I remember her.

Mother had named our place Rubynjune--a combination of the names of her two youngest children, Rubyn and John, Junior. The capital J was dropped as friends forgot the significance of the name. Naming suburban homes came from the custom of naming plantations--a "social-lag" as we learned from a book on sociology published in the early 1920s. I am glad Mother did not know it for she prided herself on being up to date.

In 1893 the family traveled a good deal. That year the boys went to Lawrenceville School in New Jersey in preparation for college and Mother took me to spend Christmas vacation with them there. We made a visit to Philadelphia at the same time. It was my first visit to a large city and I remember my astonishment at seeing the immense crowds in the stores. In my interest in the shoppers at Wanamaker's I nearly forgot the doll we went there to get. When we left for our trip the Rome Tribune carried the following item on the society page:

Mrs. John H. Reynolds and little Miss Rubyn left last night for Lawrenceville, New Jersey, where Hughes and Will are attending school. The boys will not be home for Christmas, and Mrs. Reynolds will be with them for two weeks.

Before the trip to Lawrenceville, however, Mother took Miriam to the famous Columbian Exposition in Chicago.

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Mother was to meet Father, who had been attending a banker's convention in the East, at the Palmer House in Chicago. She surprised him by bringing Miriam along. Miriam was then fourteen and the Chicago Exposition, it was hoped, would contribute to her education. She was a pretty and precocious young girl. Especially in music she was surprising everyone with her unusual talent. Already she played the piano exceptionally well and showed unmistakable signs of having a lovely voice. In appearance, with her father's fair skin, her golden hair and her big blue eyes, people said she looked as fragile and dainty as a Dresden doll.

The Chicago Fair was held on the shore of Lake Michigan at Jackson Park. The amusements were confined to the Midway, now the Midway Plaisance, extending from Jackson Park to Washington Park, but Miriam saw little of the amusements. Passing hurriedly by them, poor little Miriam was rushed from museum to concert to scientific exhibitions, in the name of education. For the benefit of future parents of precocious children let me add that many years later she told me she remembered little of what she had seen. She best remembered slowly sipping a bowl of delicious soup in a quiet little restaurant, while she rested her aching feet.

In appearance May was a contrast to her blonde sister. Like Mother she had "olive" skin with brown eyes and hair. Of the two boys Hughes was the fair one and Will the brunette. Both were tall and slim. Hughes was a particularly neat "dresser." Everyone said of him he always looked as if he had just stepped out of a "band-box." His suits were meticulously pressed and his linens shone with freshness, but he was not as good looking as Will.

Though Will wore his clothes with a careless air he was an unusually handsome lad, and very popular with the boys and girls. He won everyone with his good looks and friendly smile, but he was headstrong, quick tempered and he chafed under authority. His poor parents were at a loss to know how to handle him and I strongly suspect that was the main reason he was sent to Lawrenceville School. Will was usually in trouble with one of the masters for one reason or another and though he was given credit for a high I.Q. he did not make much progress in his studies while

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there. By the end of his second year he was so unhappy the family agreed he should not return.

Will was too high-spirited for his own good. When he was about thirteen he tried to run away from home and no doubt would have succeeded had he not left the "evidence" in full sight behind him.

For punishment he had been locked in his room, but quickly made his way out through a window by means of sheets tied to the bed. While I did not see the thrilling descent I saw the sheets swinging from the window and in a five-year-old frenzy went screaming to Mother to know what was happening in our happy but often turbulent home. It was all very hush-hush and I did not know until many years later what actually had happened. But I remember that Mother sent a hurry-up call for the carriage and I can see her now impatiently walking up and down as she waited. The driver was urged to top speed and they swung off toward the "depot."

Presently, Mother returned with Willie, and arm in arm they walked past me without a word of explanation--just as if knotted sheets hung from our windows every day in the year.

Will had written a note to mother and left it on the coverless bed. He said he hated to leave her and would miss her terribly but he could not live without "freedom"--which always has seemed reasonable to me.

After his preparatory work at Lawrenceville School Hughes went to Harvard. At that time he wanted to be a lawyer; later he changed his mind. He should have studied journalism instead of law. His mind was better adapted to work which required the imaginative and creative qualities. This observation has been borne out in his later life when he published in magazines and newspapers able articles on contemporary issues and historical matters and also some very clever short stories. Hughes has always had a good deal of interest in history and at the time when the histories of famous rivers were being written, he wrote and published a book on the Coosa River, which flows through the Turnley-Reynolds country in Georgia and Alabama. For this he did much research in the libraries but more field work collecting from old time residents fugitive materials, stories about the river, folk lore, and descriptions of early

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characters and of olden times.

Little Rubyn, the fifth among the children, was neither blonde nor brunette, but had red-brown hair. It was red enough to come in for much teasing by her older brothers and sisters. That her face did not come up to family standards in faces she became aware at an early age. Freckles were frowned upon. Her subconscious took care of that by sharpening her wits. She not only accepted the humorous references to her red hair and freckles but she enlarged upon the joke until it brought forth hilarious laughter. Her affectionate family were unaware of the hurt being covered up by the humor. She was an alert and active little girl and undoubtedly kept the children of the neighborhood in a good deal of mischief. By nature she was not a tomboy but she enjoyed acting like one. She loved to do difficult things. She liked to climb the tallest trees and to jump from the highest arbors. Maybe such a defense mechanism was a healthier one than some others are.

Mother looked toward the future with high hopes for her five young people. The plans she made for them for the coming years resulted in many happy memories carried by them in mature life. If what some cynic has said is true, that all parents can do for their children is to supply them with a few happy memories, as a parent Mother was a success.

X

HOME IN THE NINETIES

The last decade of the last century has been variously characterized. Perhaps the most common appellation is the "gay nineties." This designation must apply to the social life, for the economic conditions for most of the decade were very much depressed. The books and articles on this period do show many pictures of dresses, fashions, parties and social life.

It was at this time that Mother began her custom of being "at home" to her friends every Wednesday afternoon. And one "At Home" each month during the winter season was more in the nature of a party. She mailed her cards with "Wednesday" in one corner to her "calling list," a term used to designate the ladies who exchanged calls, and on that day one saw carriages coming and going between the hours of four and six o'clock. Usually she had friends assisting her in greeting callers and serving tea and she was helped also by those of her daughters who were at home. Even the youngest was given certain responsibilities.

Concerning Mother's "At Homes" the Rome paper had the following to say:

It is pleasant to know one home in Rome is always open to visitors one afternoon in the week. At Rubyn-june on Wednesdays one is always sure to find a warm welcome at the hearth and a cordial greeting from Mrs. Reynolds, who is one of our most gifted and popular society leaders. Her powers of conversation are particularly fine. And there is in her manner an indefinable charm. A half hour with her is a mental test, and then at her afternoons one is so liable to meet with such lovely people drawn by the common impulse to come in touch with her. Rubyn-june is not only beautiful within--but its magnificent location affords charming views in every direction. It is strange that more of our ladies do not adopt the afternoons for receiving; it would certainly be



Mother, 1893

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pleasant, and in keeping with the customs in other towns.

I remember those "At Homes" largely for the wonderful little tea cakes and confections served, and for the dainty little tea-napkins used which were made by Mother's friends. In the corner of each fringed napkin was embroidered a bit of convivial sentiment such as "Good Company, Good wine, Good welcome," or, as on others, such pleasantries as "Darken not the mirth of the feast" and "Eat, drink and make good cheer." The one I liked as subtly appropriate for a ladies' tea party was "When we have supped we'll demand thy story." I thought of those napkins when recently at a cocktail party our hostess used some which showed the disrobing of a strip-tease dancer on successive napkins. However, the picture of my mother in her flowing party dress greeting her guests and graciously offering them her hospitality has remained with me. I was most intrigued by her trailing black velvet tea-gown with its flowing sleeves, called "angel sleeves," lined with bright yellow. The charming scene, fires burning and flowers everywhere, made my little-girl heart yearn for a beautiful house of my own where I could preside over the drawing room in a flowing black velvet gown.

During the warm months of the year Mother entertained on the porch or in the garden. A grove of oaks beyond the flower gardens with its hammocks and swings made an ideal place for lawn parties. In the summer months in the South, when there was no air conditioning, a party in the rooms of a house crowded with people could be quite uncomfortable. But outdoors under the shade trees; ah, that was different! There was usually a cool breeze and space and under the green trees the temperature was several degrees lower than elsewhere. Then, too, there was the lovely setting of flowers and green lawns where the iced drinks were marvellously refreshing. Add in pleasant company and gaiety and it is easy to see how the garden party was a most successful custom in the old South.

Then too there were outdoor suppers. Such suppers were not cooked outdoors as is so often done in the North. Cold meats, salads, and iced drinks were served by the butler who improvised a "pantry" under the scuppernong

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arbor, though he may have brought from the kitchen buttered biscuits, piping hot.

Mother entertained not only her friends, but also gave appropriate parties for each and everyone of her young people, and for her husband, as is shown by the following newspaper clipping:

Washington Dinner at Rubyn June.

Mrs. J. H. Reynolds entertained at dinner on Washington's birthday, the officers of the First National Bank and the young gentlemen associates.

It was one of those affairs which Mrs. Reynolds knows so well how to give.

The color scheme of decoration and menu was patriotic and most artistically contrived. The table was a beauty, the central ornament of it "Old Glory," with the original thirteen stars and stripes. Candalabra held the tapers, red white and blue and similarly colored shades screened and chastened the light.

Cherries served in hatchets was a pretty conceit, as was the "snow from Valley Forge," served in blue cockades. The piece de resistance, however, was the plum pudding all afire, its appearance being the signal for a salute to Washington followed by a perfect fusilade. The entire menu was after the traditionary elegance and abundance and Rubyn June, in detail and general effect sustained its traditional reputation for generous and brilliant entertaining:

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At Rubynjune there was open house to friends practically the year around. Had Mother not been an excellent manager she would not have been able to find the time for so much social life, for she had many outside responsibilities as well.

Mother was very active in Rome's club and civic life. She held various offices in such groups as the Daughters of the Confederacy, the Daughters of the American Revolution, the Rome Woman's Club and others. She often represented her town or state at national conventions. She was even more interested in civic improvements for Rome, being one of the three or four Rome women who were most conscious of their responsibility to their town. One of her most interesting projects was a cultural club. In 1891 she, with several friends, formed a reading and discussion group which was called "The Lanier Circle" after the famous Georgia poet. It met once a month in the evenings so the men could attend. Evidently it was interesting for the membership increased rapidly and the meetings continued for many years.

When Mother was a delegate to the D.A.R. National Convention which met in Chicago, she had an unfortunate experience. She fell victim to a pickpocket. When she left the hotel chatting with other Georgia delegates she had \$75.00 in her purse. After going by street-car to the auditorium she was shocked to find her purse entirely empty. In this respect, Chicago was then pretty much as it is today.

As one can see, Mother lived a full life. She managed her large household after the manner of a competent administrator. She prided herself in having the most beautiful garden in town. She saw to it that her young people were well informed, well read and well dressed. She contributed more than her share to Rome's civic life as well as its social life. In a later chapter this phase of her life will be described more fully.

Mother had no favorites among her children. She was devoted to her girls and boys alike. But it had to be conceded that Miriam, called "Moner" by us, was the prima-donna of the family. Besides being a beauty, she was very talented and always the honor student. She played the piano with skill and, as was said in those days, she sang "divinely." At Baldwin Seminary she took first honors in both singing

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and piano. There was never any doubt that her deportment would be perfect. She returned home with a box of programs of concerts she had given and clippings from Virginia papers praising her as a skilled musician.

The unabashed admiration Miriam received from very nearly everyone she met would have spoiled most girls, but not Miriam. She had too much common sense. She had more young men friends than any girl I ever saw, but somehow her schoolmates and other girls were not jealous of her. They loved her and were always vying with one another for a visit to their homes so they could introduce her to their own young men friends. Perhaps her modesty had something to do with it. Not often is such a favorite as she was so unassuming and unselfish. I never knew a sweeter, more unselfish, more modestly unassuming girl. There was something almost phenomenal in the way men fell in love with her. Especially since she was so unlike the glamour girls of today. Miriam's sweet guilelessness brought out the best in her young men friends, who well knew they could take no liberties with her. She was the kind of girl that gave meaning to the expression "Southern Belle."

Strange as it may seem for so popular a girl, Miriam did not dance. She carried out Father's wishes in that matter to the letter. While she went to all the balls and cotillions her programs were made to sit out every dance. Moreover, male callers at night left our home at ten o'clock. Some had to be reminded of the hour by Father, but they always left promptly and in a cheerful mood. There would be many more nights for calling; Miriam was young yet.

If all of this has given you the impression of abnormal docility, one of the family jokes shows she had a spirit of her own. When she and May were little girls, one Sunday morning they were being urged to dress more hurriedly for Sunday school. When little Miriam leaned over to pull up her long black stockings she was overheard saying to her sister in a whisper, "Don't hurry May, take as long as you possibly can." Though this whispered remark was indicative of spirit rather than wit it became one of those stories a family likes to tell; the kind that may take up too much space in these pages. Some of them are really funny though for the family shared a good sense of humor. For

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more than one reason Mother could not say, as one of my friends did, that she attributed her social success to the fact that her only son never said anything worth repeating. Too many of Mother's six children said things she could not resist repeating.



Miriam and May about 1895

Hughes and Will about 1891

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During the early nineties when Hughes, Will, Miriam and May were at home there was a good bit of visiting back and forth among them and their young cousins. Louise and Janie Turnley, pretty daughters of Mother's brother James, added much to the family pleasure as well as that of the other young people of the town. I remember these pretty dark-haired girls wearing white organdy dresses with sashes of broad Roman-striped ribbons in large bows at the back. Their three brothers came to see us too. James spent a winter with us when he was about twelve years of age and John and William came at different times for shorter visits. After Uncle Jim married Lula Phinzy of Augusta, Georgia, he joined his older brothers in Texas where he was very successful in business. All their children were born in Galveston, but the family returned East and lived in Chattanooga, where we saw more of them. Later they lived on their farm at Cassandra, Georgia, even nearer to us and there I learned something of real country life. There I picked my first blackberries from the vines and my first huckleberries from low bushes in the fields. I loved it and always jumped at the opportunity to visit my favorite cousins.

Both Jim and Will Turnley married and have two lovely daughters who each have families of their own, while John, who recently died, had not only a daughter but also a son who bears the traditional family name John. This John's great-great-great-grandfather, John Turnley, you will remember, was the lad who was left an orphan to live with his parent's friends at the tender age of eight; and even earlier than that there were a series of John--also Francis--Turnleys in England and Ireland. It is with much pleasure I occasionally see and hear from my cousins Jim and Will and their dear sister Louise.

The summer of 1896 was a sad one for the family. Brother Will was killed at the beginning of a family vacation in the mountains and we returned home in grief and sorrow. A shadow of sadness lay over the family that summer. Indeed, during the next year and a half there was little social life at Rubynjune. Only closest friends came for informal dinners and luncheons. It seemed easier for Miriam and May to be away from home altogether and Mother arranged for them to spend those two winters at

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school in Virginia. When they returned for the intervening summer vacation their diversions were limited to driving and riding horseback and to musical evenings at home with small groups of friends.

When Miriam and May were expected home from Virginia, the following comment appeared in the Rome paper:

Miss Miriam and May Reynolds, who have been attending Mary Baldwin Seminary at Staunton, Virginia, will be home in about two weeks. Miss Miriam is a graduate in music from that institution. Of a recent recital of the music graduates, the Staunton Daily News says:

Miss Reynolds played as well as sang, delightfully. Her rendition of "First Movement From Concerto" by Beethoven was thoroughly artistic. Her touch is delicate yet firm, and she has the happy faculty of representing the composer rather than herself in playing. She gave her several vocal numbers nicely, was in good voice, and sang with an ease that is to be envied. It would be hard to say which one of her selections should have special notice because they were all good, but in "Humility" by Shumann, her voice was brought out to better advantage possibly than in either of the others. Her tones are rich and full and well sustained.

Miriam's singing and playing were hailed by her musical associates who recognized that she had promise of an excellent musical career.

Another newspaper item of that date, which further shows her popularity as a musician while in Virginia, is one which appeared in the Rome paper and included two excerpts from Virginia papers:

In glancing over our own and other state papers, we often feel delighted to see how conspicuously Rome talent appears in the complimentary notices. The following clippings concerning Miss Miriam Reynolds were taken from the Virginia papers and does but simple justice to one of Staunton's brightest orna-

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ments, and as well one of Rome's most gifted young girls.

Miss Miriam Reynolds played exceedingly well. She is a natural-born musician, and throws her whole soul into her playing. She was very warmly received. Later in the evening she sang two selections most delightfully. She has a magnificent voice, full of sympathy and melody that catches and holds the closest attention of her audience.--Staunton Daily News.

Miss Miriam Reynolds raised the audience to the highest pitch of enthusiasm when she sang Nevin's "Merry Lark" in the latter part of the program. Miss Reynolds is the possessor of a grand, full-toned, mezzo-soprano voice of excellent quality and phenomenal strength. Her musical training has evidently been of the best, and coupled with her natural ability, she would do credit to one of many more years and wider experience.--Staunton Daily Times.

As the time for Miriam's and May's homecoming approached, the friendly Rome paper paved the way for a warm welcome. The day after their arrival both girls were to take part in the annual concert usually held on Thursday evening. May had a good contralto voice, but being younger and of a less conspicuous type than her sister she had not been given as much attention. I suspect the poor girl was overwhelmed by the admiration given her elder sister. I suspect too that being so constantly overshadowed during her teens did not give her the encouragement necessary to develop fully her own talents.

The Rome paper wrote of their expected arrival home as follows:

Miss Miriam and May Reynolds will arrive at home from Mary Baldwin Seminary, Staunton, Virginia, on Wednesday. In the annual concert tomorrow night Miss Miriam Reynolds will appear in two solo numbers besides in two quartettes, one duet and

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several choruses. Her vocal solo will be "Dost Thou Know That Sweet Land?" from Mignon, and her piano solo will be "Taunhauser's March" by Wagner. Miss Reynolds is regarded as having one of the most beautiful and highly cultivated voices of any young lady who had ever attended Baldwin. Miss May Reynolds takes part in the concert also. She is a very bright and talented girl and has taken a high stand in all her studies. It was the intention of Mrs. Reynolds to have taken her daughters on a European trip this summer, but the Spanish-American War prevented it.

An amusing incident occurred the Christmas before the girls came home. They did not come for Christmas vacation because they were still wearing mourning and preferred to spend it quietly at school. Mother undertook to send a Christmas box to them and a friend came over to bake a large cocoanut cake for it. The icing was slow in drying and Mother put the cake before the living room fire to hasten it a bit. Near to the cake was a footstool exactly the same size and on it hangs the story. Mother's friend, Miss Mary West, had placed her large plumed black velvet hat on the sofa while she was in the kitchen. Just after Mother put the luscious white cake before the fire I came home and walked into the room. It was a dark day and I did not see the cake, but I did see the beautiful black velvet hat on the sofa. Wondering if I could take the curse off my homely face by wearing fine clothes, I put on the hat and walked over to the mirror over the mantelpiece to see the hoped-for transformation. Being accustomed to stepping on the stool to see in that mirror I stepped up--but not on the stool. I put my foot squarely in the center of that gorgeous cocoanut cake. I gave a terrific scream and both ladies rushed from the kitchen to see me holding up one foot dripping with filling and soft icing. With their assistance I hopped to the window and put my offending foot as far out as possible. Though it had taken them all morning to bake the cake they were sweet about my mistake. My embarrassing accident was never referred to except as a very funny joke on Mother.

Mother planned that Miriam's debut should be made in December of 1897. Miriam had more invitations than she

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could accept both in Rome and for visits and house-parties in other towns and states. Her school friends were scattered over the South and while some invited her to house-parties, others made their debuts that winter and still others were married. If Mother had not arranged the date far in advance Miriam would never have got to her own party.

Mother took her to Atlanta to have her dresses made and for necessary shopping. They came back with an outfit resembling a trousseau. The lovely suits and dresses were largely Mother's selection for she had firm opinions as to what the golden-haired Miriam should wear. Mother had no favorite daughter, but she certainly enjoyed Miriam's beauty and popularity. I can see her now giving Miriam's hair the daily one hundred strokes of the brush thought to make beautiful hair even more so. When the lovely gowns came from Atlanta there were friends with Miriam having tea, among whom was the society editor of the Rome paper, a family friend. At that time the managing editor cleverly chose his society editors from among Rome girls who went to all the parties. In that way the gossip was brought in, along with the news. The girls insisted on seeing Miriam's new clothes and next day the following description of them was in the paper:

Beautiful Gowns

She took me into her little boudoir all hung in white and blue, and there thrown over chairs and couch were her fall gowns just from the hands of Madame the Modiste. "No, I am not to be married," she said, "though I am to wear this as bridesmaid," and she held up a shimmering white gown. The bodice was cut low at the neck and was of embroidered mousseline. The skirt of plain mousseline was exquisitely trimmed with bow knots of satin ribbon, the whole made over white taffeta. On both edges of the soft sash were many rows of gathered ribbon on mousseline. There was a calling gown of dark green cloth trimmed with astrakhan and lined with pink taffeta. The skirt was fashioned with a deep flounce, while the bodice had the jacket front effect with a

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tucked white satin vest. There were two dinner dresses of pink and blue satin, and a dark blue tailored suit of ladies cloth. Muchly be-ruffled taffeta petticoats were in evidence, a lovely gray fur and hats galore. The golden-haired blue-eyed possessor of these many beautiful and very stylish things is one of Rome's most popular girls. She will be away for several months this fall much to the regret of her many friends here at home.

Of course, she had less formal dresses not mentioned above. For two years she had worn black, white and lavender, the customary colors for one in "mourning," but not appropriate for a gay young lady.

In planning the debut Mother thought three hundred guests could be made comfortable in our house so she sent out four hundred of the usual engraved invitations, assuming one hundred would decline. Caterers and musicians were brought from Atlanta. The string quartette was engaged to play softly during the evening, but not to interfere with conversation. The hours were divided between the older and younger friends so the latter could remain for the later hours. But the hours were not late compared to young people's hours today. Midnight was considered late at our house.

Miriam's debut was the occasion for her admirers to send flowers. Then the American Beauty roses signified the ultimate in admiration as orchids do today. It is not an exaggeration to say the house at the time of the party was full of them. American Beauties were very large reddish roses with unusually long stems. The color was entirely individual and not really red at all. Because of the long stems they were sent in boxes longer than most florists' boxes used today and upon arrival often they were put in a bath tub until the largest vases could be prepared for them. A girl who received a dozen American Beauties could perhaps wear one as today one large chrysanthemum is worn, but the rest were used for the house decoration. I remember the excitement created on the day of Miriam's debut by the arrival from Atlanta of several of these enormous long boxes and the scurrying among the neighbors it took to find enough large vases to hold them all.

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May was sixteen then and Mother decided she could assist at the punch bowl with a young friend. Little Rubyn was thirteen and was not included.



May at 16

After the invitations were out a Rome paper commented, in part, as follows:

Among the notable affairs of the holiday season will be the reception to be given by Mr. and Mrs. John H. Reynolds in honor of their daughter Miss Miriam Reynolds. . . . invitations were sent out the past week for Friday evening, December 23. Everyone is looking forward to this event which will brilliantly open the gay holiday season in Rome with pleasant anticipations. The hospitallity of Mr. and Mrs. Reynolds is proverbial, and their entertainments are elaborate.

Mrs. Reynolds and Miss Miriam Reynolds will be assisted in receiving by Mesdames Cheney, Sullivan, Haynes, and Mrs. Armstrong of Chattanooga. Misses Alice Stafford, Sadie Hyatt, Zella Armstrong, Mary Ella Woolesley, Maynor Holmes, Letitia Johnson, Julia Dean, Jessie Towers, Gussie Ross and Annie Curry will assist Miss Miriam Reynolds. . . . The

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entire lower floor of Rubynjune will be thrown together, the two parlors for receiving and the two rooms on the left for refreshments.

Three of the girls named above were from other states and were our house guests, as were three relatives and a friend of Hughes. I well remember one relative in particular. Our brilliant cousin, Zella Armstrong of Chattanooga, wore a magnificent creation in white with rose point lace. The party took place two days before Christmas. In testimony to Mother's managerial ability let me take off my hat: I do not know to this day how she did it. I know only that I was relegated to a back room and that Father was moved out of his room into Mother's, which provided for the extra dining-room. I remember at least one other time when Father's room, which opened off the front hall, was used for a dining-room. May's wedding demanded all the space that could be provided and his room for the wedding supper was the answer. Mother had a way of transforming it so no one suspected it had ever been anything but a dining-room.

Mother took the debut party in her stride. It went off as smooth as silk. She may have been tired next day, but there was not a hitch in her attentions to the many house guests or the family. Of course the party overshadowed Christmas which followed a few days later, and I remember nothing whatever about it.

There were accounts of Miriam's debut in several papers of which I give one in part. In those days the "social chatter" on the society page as compared with that of today seems quaint. Style and fashion in writing were different. News items on the society pages were more personal, and even in cases intimate, as was the "write up" of Miriam's clothes. One of the Rome papers reported the occasion in the following manner:

The Reynolds Reception

The season's greetings were wafted in last Friday evening by one of the most beautiful and brilliant receptions ever given in Rome.

Mr. and Mrs. John H. Reynolds entertained with



Miriam at the time of her debut

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lavish hospitality at Rubynjune. Over four hundred invitations were issued and a stream of guests filled the house with joyous laughter from. . . early to late.

Christmas wreaths, huge banks of holly, bunches of mistletoe, vines, and all woodland greeneries adorned every nook and corner. Delightful strains of music from a distance made the evening entrancing.

The first dining-room was supervised by Mrs. Cheney. . . . the second dining-room was beautifully arranged, the hostess herself having designed every detail. . . .

In the North parlor, Mr. and Mrs. Reynolds and Miss Reynolds received their guests. Mrs. Reynolds wore a handsome gown of heavy satin trimmed in cut jet; her ornaments were diamonds. . . . Miss Reynolds' blonde beauty was enhanced by a lovely gown of white chiffon over satin. A string of seed pearls encircled her neck.

Among the notable gowns may be mentioned the wedding gown of Mrs. Cornelius Ayers. It was of white silk trimmed in Duchess lace. Her ornaments were diamonds and in her golden hair she wore a white aigrette. Miss Maynor Holmes was regal in a creation of white and black velvet, diamonds sparkled in her titian hair.

This article continues the description of the costumes worn by the young ladies who were "assisting" the hostess. The party was different from such parties today in that dancing was omitted; conversation was the art of that day.

Had Miriam not kept a scrap-book these charming descriptions would have "gone with the wind," and for them we have one of her beaux to thank. Houston Harper, an admirer, sent her a large red scrap-book, bearing on the first page in water colors, the following:

Praising

A Fascinating Southern Society Belle

Dedicated to

AS I REMEMBER THEM

Miss Miriam Reynolds

Whose charming personality,

Innate goodness and Refinement,

Angelic Voice

And Sunshiny Disposition

Have won for her

The deserved praises

Recorded in these pages.

The comment in the Rome paper when the book was seen by the smart young society editor follows:

One of our girls, an attractive blonde, is the possessor of a beautiful album in which to keep the many complimentary press clippings of herself. It was given to her by one of her various admirers, and on the first page is beautifully sketched in water colors a dainty scroll on which is inscribed, "To one of our Southern Belles." Accompanying this is a bit of poetry composed by the giver.

In thinking of Miriam's unusual popularity, it occurred to me to count the newspaper items about her which she kept in her scrap-book. Their number was one hundred and fifty. They were about her concerts, her singing, her entertainments, her visitors, her visits to other places and parties given in her honor. These clippings were from papers published in Virginia, Tennessee, Georgia, Alabama and Mississippi. Many of them were also about her sister May who was often with Miriam in these social entertainments. One hundred and fifty newspaper clippings about a young debutante are to me very impressive.

Several clippings from the Rome paper deserve special



Miriam visits Nell Collins at Macon.
Herring Winship, Mattie D'Antignac, Pitt Glover, Nell,
Miriam, Felton Hatcher, James Calloway.

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comment, for they dealt with a famous house-party given at Rubynjune, shortly after Miriam's debut.

The house-party was a characteristic feature of a social order based on the family, a society in which the family was the main institution. In earlier times there were few hotels and inns, so the family dwelling met the needs. Some plantation homes were known to have at one time a hundred guests. It seems incredible. The house-party also was adapted to the hierarchy of social standing which flowered in the family system. That is, the girls who attended house-parties were necessarily of one class. Such girls were quite eligible for marriage because their family standing was good and was known. The house-party was not a city institution. It did not thrive there where the facilities perhaps were smaller and there were hotels and commercial recreations. City families were apt to be more heterogeneous than in the towns and in the country. Family did not mean so much in the cities.

Few people today realize that then the city was looked down upon by the small town. Today, the city has its opera, its museums, its metropolitan press, its restaurants, clubs and other places of amusement, but in earlier times, cities were not so attractive. The streets were often unsanitary, houses were too close together, street lighting was inadequate. The dread of fire and disease was great. Consequently, few owners of country houses wanted to live in the city. Atlanta, Georgia, was not considered so desirable as Athens, Washington, or Marshallville, smaller towns in the state. Particularly were the families of the city likely to consist of the *neuveau riche*, with doubtful backgrounds.

In those days, there was little commercialized recreation. The young people in our town had to create their own fun. They were experts at it too. There were no moving pictures, no radios, few theatres, few athletic events, no cocktail lounges, no night clubs. Instead there were serenades, horseback riding, carriage drives, tennis and golf, dinner parties, and boating. When the cocktail party of the city supplants the house-party of a former society it raises the question as to whether all social change is for the better.

The house-party was made up of both boys and girls, five to ten of each, who were invited to come for a week to

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two weeks stay, during which time the hostess and her friends in town combined to give the visitors a good time.

The Reynolds house-party in 1898 was distinctive in the number of out-of-town guests and the quality and quantity of parties given for them. While several parties were given by the hosts, even more were given by friends who lived in Rome. At this house-party there were nine girls and an equal number of young men who were house guests at Rubynjune. The visitors were all friends of Miriam, May or Hughes, and many of them were college classmates. At that time Hughes was twenty-four and Miriam was nineteen. While most of the young men at the house-party were friends of Hughes, some of the girls were too. Hughes was quite a ladies' man. However, girls came and went with him until many years later when he met a certain blue-eyed blonde from Alabama who seemed to him to surpass the others.

The problem of housing so many young people at one time was solved by putting the young men in a nearby cottage which Father owned and we sometimes used as a guest house. Naturally the girls had to share bedrooms, and sometimes one room was shared by more than two girls. Perhaps the "housing" was simpler than the "feeding" of so large a group. For the two-week duration there were never fewer than twenty for dinner every night and at times there were more. Frequently this number was augmented by some of the young men and young ladies who lived in Rome. If one of the girls of the house-party went driving in the afternoon with a young man who lived in Rome, he, naturally upon returning with her, was invited to stay to dinner. Similarly a visiting young man also was instructed by the hostess to bring his young lady driving companion to dinner.

This hospitable custom maintained a delightful relationship between the house-party and the young people in town which must have been well worth the extra trouble to the hostess. Anyway, Mother served those large numbers with her usual skill. Only once was there a "mishap." There was not enough dessert to go around. To speed up dinner that night, Mother served cake with whipped cream on dessert plates instead of passing it on the platter. Suddenly she found someone had miscounted. There was not enough



House-party guests in front of Rubynjune, Josie Millsaps,
Alex Bonnyman, Tom Berry and John Fuqua.

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cake for everyone. She simply substituted with peaches made invisible under whipped cream. Those gay young people were in no mood to compare desserts and the mistake was never discovered.

At the risk of boring the reader I again quote from the press, which gave an account of the Reynolds house-party in the manner of writing popular at that time. I quote only in part:

House parties constitute the favorite mode of summer entertainment among the charming people who wish to make their friends enjoy life. The party at Rubynjune, the lovely home of Mrs. John H. Reynolds, is typical of this most delightful form of entertainment. The graceful hospitality of this home, combined with the charming personnel of the family and the visitors make an ideal of enjoyment. Misses Miriam and May Reynolds, typical themselves of the most charming elements of young Southern womanhood, have gathered about them typical girls of the period for this party.

Miss Jean Fuqua and Miss David Todd, represent Kentucky faithfully in accord with its reputation for beautiful women. Miss Todd is of the true Southern type of beauty. Miss Fuqua is considered the belle of the party, and is possessed of a most magnetic personality.

Miss Myra Thompson, of Cleveland, Tennessee, arrived yesterday. She is a Southern girl who was educated in the North and presents something of a paradoxical make-up, perhaps on this account. She is most charming in appearance and manner and is a rare exception to the accepted type of summer girl since she passes by the universal shirtwaist and affects instead the very beautiful, fluffy frocks and ribbons considered most appropriate to our Southern climate.

An amusing incident of the house-party happened one morning when several of the girls drove to town in the victoria. They stopped at Fahy's to do some shopping and two of them went in while the others waited. When the shoppers

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returned they found their seats in the carriage appropriated by two young men, while others stood talking to the girls. A resourceful young man handed the coachman a dollar to abandon his seat and take the street car home, then he mounted the driver's box and seated his girl beside him. Naturally, such an arrangement was not traditional, to say the least. A fashionably dressed young man high up on the coachman's seat accompanied by a young lady with long full skirts holding a silk parasol to protect her from the sun was an unconventional sight in the formal '90s. To make matters worse they bowed and waved to the gaping onlookers as they whirled down Broad Street and Second Avenue. Someone took a picture of them which Mother said wasn't funny. Young people of today, more accustomed to the unconventional rumble seat, would not think it funny either, but for a different reason.



House-party guests, with coachman dismissed
Stacy Ernest, Miriam, Maynor Holmes and Juliet White
are driven by Pennington Nixon and entertained by Alex
Bonnyman.

❧ SOUVENIR EDITION ❧

REYNOLDSVILLE RECORDER.

FOURTH OF JULY, 1898.

❧ THE LATEST WAR NEWS. ❧

THE SIEGE OF REYNOLDSVILLE

Many Heart-Wounds in the Brigade of
Bachelors.

CONFLICT IS STILL RAGING

Gen. Cupid Reports on Progress
of the Battle.

The Battalion of Beauties Still Hold the
Fort—Reinforcements are Expected
From Chickamauga.

NEAR THE FRONT, IN SIGHT OF REYNOLDSVILLE, PROVINCE OF EAST ROME, July, 4, 1898:—Gen. Cupid has just made the following report on the siege of Reynoldsville: "This has been one of the warmest days of this engagement which began June 25. Although my forces have repeatedly stormed the citadels (hearts) we have not been able to make any capitulations.

As far as reported the list of killed and wounded is as follows:

Surgeon General Thomas P. Human, desperate heart wound, barely alive.

Brigadier General R. G. Hartsfield, punctured heart, expiring breathing; hopeless case.

Quartermaster General Hughes F. Reynolds, excitement of battle has aggravated heart disease; is missing; feared he has been captured.

HEART WOUNDS—Sam Hardin, George and Pennington Nixon, Dr. R. M. Harbin, Alex Bonneyman, Robert and Ben Yancey, Reuben Towers, Beau McWilliams, Charlie Warner, Langdon Gammon, Walter Cothran, Ed Maddox, Tom Berry, Dr. W. P. Harbin, Richard Harris, Oscar and William McWilliams, Clarence Harper, Dr. T. M. Shaw, Prof. H. Watson Smith, Dwight Shaw, Hunter Smith, W. A. Kuowles, Houstoun Harper and Mr. Veach.

Reinforcements—Col. W. S. Battolph, Maj. W. T. Stevens, of the English army, orderly sergeant Hamilton Fuqua, of Camp Thomas. Other warriors from Chickamauga are expected this week.

"We expect to make an aggressive fight this week with Admiral Tom Berry's fleet, and will use electric cars in addition to army "traps" to transport our troops. Expect capitulation before Sunday." (Signed)

GENERAL CUPID.

The house-party newspaper

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The Reynolds house-party had the signal honor of publishing a newspaper. One of the young men in town, a frequent visitor at the house-party, appeared one day with a stack of newspapers wholly about the house-party. The paper was in miniature and carried the title, "THE REYNOLDSVILLE RECORDER," dated the 4th of July, 1898. This was not only a patriotic day, but the Spanish-American War was being waged, and the tone of the paper was all patriotism. Under the heading, "The Latest War News," there appeared the main article called, "The Siege of Reynoldsville," written by General Cupid. The subheading was "Many Heart Wounds in the Brigade of Bachelors," and there was an amusing picture of this bachelor brigade. However, the writer admitted that the Battalion of Beauties still Held the Fort, and then the special information that reinforcements were expected from Chickamauga. Surgeon General Thomas P. Hinman was reported to have a desperate heart wound and barely alive. It was feared that Quartermaster Hughes T. Reynolds with aggravated type of heart wound had been captured. General Cupid closes with the bulletin, "We expect to make an aggressive fight this week with Admiral Tom Berry's fleet and will use street cars in addition to Army "traps" to transport troops. Expect capitulation Sunday."

On the last page of "THE REYNOLDSVILLE RECORDER" there was a photograph of Father as King of Reynoldsville and a picture of a young couple having coffee at a small table, with the caption "A probable scene after surrender." Also, on this last page is a picture of five young men varying in size dressed in tails and white ties. Beneath this picture is the caption:

Tramp, Tramp, Tramp the Bachelor's
Brigade is Marching on Reynoldsville.

On the Fourth of July there was a fireworks display on our lawn and since it was for the house-party, it was not an ordinary one. The naval battles of the Spanish-American War inspired the young men to build two miniature fleets, one carrying the Spanish flag, the other the Stars and Stripes. The fleets, beautifully constructed of heavy paper, fought with roman candles, firecrackers, pin wheels and

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sky rockets to the annihilation of the Spanish and triumph of the red, white and blue.

This spectacle brought the Reynolds house-party of 1898 to a close. The note was indeed triumphant. Some of the guests left to go to other house-parties in other towns, Miriam and May among them. The round of house-parties each year in the different towns was a most delightful feature of the social life of Southern towns, which the modern cities know not.

Today, cities may have their nightclubs and jazz orchestras, but they do not have magnolias and moonlight. The cities may have their cocktail parties with everyone outshouting his neighbor, but they do not have frosted mint julep drunk in the shade of the garden.

While the house-party newspaper had a picture of Father as the Reynoldsville King, it was well known who stood behind him. As is often the case the power behind that throne was a resourceful woman. Mother not only supervised all the regular house servants, but extra ones necessarily imported for the occasion--one maid collected and pressed dresses and suits all day. Too, Mother often planned the day's programs. There could never have been a Reynolds house-party, noted for its hospitality and its gay parties, talked about for years afterwards, had it not been for Mother.

As the 1890s drew to a close and a new century came into sight, Mother turned her attention more to her younger daughters. Her eldest daughter had been "brought out," and her son was established in business. May had participated in all the fun, but had not yet made her debut, while Rubyn was approaching the age to be sent to boarding school. She was a small girl for her thirteen years and had been only a spectator at the house-party. That Miriam, the family's social favorite, had not already married was perhaps due to too much adulation. She had many proposals of marriage. Indeed, in the bosom of her family she had divulged the names of a score of young men who had proposed marriage to her and had threatened dire results if she did not accept them. I remember one young man who wrote he was off to join the British Cavalry in South Africa, but he changed his mind for some reason and married one of Miriam's best friends. Another, who

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vowed he could not live a day longer without her, suddenly married a girl who had been on the Reynolds house-party, with no explanation asked or given. Others, who said they would live bachelor's lives forever, whether they liked it or not, lost little time in picking the next prettiest girl. Thus Miriam, the beautiful, the inspiration of poetry and romantic deeds, passed through the lives of adorers, sought but unheeding.

Mother said she thought it time to give May and Rubyn a chance to see the world and all the nice young men in it.

XI

YOUTH AT RUBYNJUNE

My nursery was shared with my small brother for only a short time. We planted a garden together in the spring and we cooked on my doll's stove. May had a beautiful playhouse under the mimosa tree on the terrace back of the house and there we often dined on burnt biscuits and scorched applesauce. At night our dolls were put to bed in the curtained bedroom.

Unfortunately, I remember John as connected with a very disagreeable occasion for me. It was, as I remember it, one of my first punishments, and certainly the most impressive. When Mother took John along with her to do errands I was sternly forbidden to use his tiny doll carriage. I was too weak to resist such a temptation though, no matter the results, and I promptly got it from his closet. Mother was justly annoyed upon her return and I was in for dire punishment; not a whipping though. I do not remember ever any such punishment as that. Mother took me into a dark closet and prayed for me. It was explained to God how naughty I had been, and it was left doubtful whether He would forgive me or not. I cannot say such an experience endeared to me this God of punishment.

When I lost my little brother I turned to Mary Lou, my little friend next door, and other playmates. Mary Lou and I rode our ponies and went to school together, but I was also fond of visiting with my friends who lived in town. Often I spent Friday nights with Susie Lawrence Bass, Maude Harris or Sally King. They shared with me not only my childhood pleasures but those of growing up too. Maude was one of my closest friends until her death and Susie (as Susie McWilliams) today is one of my few childhood friends who remains in Rome to bind me to my old home. Another childhood friend whom I see these days is Marie Lustrat. Her family came from France and lived in Rome when she was small, later going to Athens, where her father taught at the University of Georgia. She married a professor there and now is Marie McHatton.



Little Rubyn at 5

YOUTH AT RUBYNJUNE

At one time or another all of us climbed the scuppernong arbors and stuffed ourselves with the delicious fruit, and the grape arbors too in the season of concord grapes. When the tomatoes and raspberries ripened we ate them from the vines, warm from the sun but no less luscious. In our haste we ate the strawberries green as well as ripe and some of us had the unhappy experience of biting into non-ripe persimmons, and wished we hadn't. In the early spring we enjoyed the plums, cherries and peaches, the first of the fruits and later we climbed the pear tree when the pears were ripened by the hot summer sun and ate our fill from an advantageous seat on a smooth branch.

A never ending source of wonder was the windmill up near the stables that was supposed to provide our water supply at that time, but with the approach of the gentle Georgia spring often was stilled for want of wind. Strong black hands took over the job and pumped the water to the improvised reservoir. However, well-water was not considered pure enough and our drinking water was supplied by a cistern, a reservoir for rainwater that had filtered through charcoal, equally as fascinating to us children as the windmill.

My horseback riding began when I was four or maybe younger. My first memory of it is being criticized for my "seat" by my older brother. Hughes said a lady did not hang on the horn of the saddle by her knee but balanced herself in the center of her saddle. I practiced balancing daily but often slumped on the horn like any tired little girl. Button, a very round little pony, was a hand-me-down. He had been ridden by each of the Reynolds children at one time or another. His broad back was a fine place to learn balance and eventually I caught-on. I learned to balance sitting sidewise or astride, sitting or standing, with or without a saddle. I liked to practice in the pasture back of the stable until one day I lost this ambition--temporarily. As Button slowly galloped around the pasture I stood on his back keeping my eyes on his head. Had I looked up instead of down I would have seen the wire hung between two branches of a tree that caught me just under the chin. It was several days before I again took interest in balance or Button.

Button was entirely safe but he did not always go where

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I wanted to go. Sometimes he went only where he chose to go. I knew this trait well from my own and other's experiences. Even May, who was big enough to have a fine riding habit, had had some difficulty with Button's stubbornness. One warm day when she was out riding and had decided to return home Button's attention was inadvertently attracted to a pond, which looked cool and inviting. May's idea of going home was disregarded and Button made a bee-line for the pond. Before she could dismount with her dignity intact Button was down in the water for a cool bath.

Having had fair warning I should have known how to combat Button's will but that was not the case. I, too, fell into trouble, but not the pond. I had an errand to do for Mother and trotted over to Broad Street. Thus far Button and I were in accord. Once on Broad Street however, he headed for the big shade tree in front of Father's office. He had been there before and liked not only the shade but also the sugar and apples that Father's friends fed him. There was equally good shade up the street, but Button's mind was not of the flexible type. A familiar shade-tree was worth to him a whole row of others. I used my repertoire of persuasions, including the generous application of my whip, but to no avail. Button would not budge. As my face became red and I feared tears wholly unbecoming a horsewoman, a friend of Father's came out of the bank. Judge Branham was dressed as a judge should have been, frock coat, high hat and cane. He walked straight over to me and said, "Are you in trouble, daughter?" I admitted that I was, indeed. The Judge knew what to do all right. Shifting his cane he took Button's bridle and walked up the street leading us. Judge Branham, in his frock coat and high hat, casually swinging his cane with one hand and leading my pony with the other right up the main street was good for a laugh and that is what the spectators gave him. Button made no protest. Perhaps he was subdued by the high hat and cane. Well up the block the Judge released the bridle and Button and I went on our way. He would follow my bidding until he again made up his own mind.

The family said Button raised me. I have an idea my older brothers and sisters had a hand in it. They were largely responsible for my love of adventure and eagerness to accept all dares. On dares I sprained an ankle jumping

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to the ground from the porch and I cut my head sliding down the hall banisters. I got shaken up generally tagging after my big brothers. However, Hughes, the eldest of the family, was always solicitous of his baby sister. I do not know why but I called him "Brother-Big-Shoes," and I remember his once rocking me to sleep. For their amusement the boys built seesaws, a trapeze, slides and various apparatuses, and I must try them all. They rigged up a pulley that raised and lowered a chair seat from the stable loft to the ground, a fascinating sport. Through these forms of play I learned to handle myself fairly skillfully and not to be afraid. I learned to fall without breaking bones. Just give up and roll was the cue.

Mary Lou and I had more ladylike games. We liked to make dresses out of the large, pointed leaves of the hickory-nut tree. True, we had to climb the tree to get the leaves which certainly was far from ladylike, but it was necessary. The large leaves were held together with sharp-pointed needles from the pine trees. We made hats to match and trimmed them with chicken feathers. Occasionally we were fortunate enough to find a beautiful feather discarded by one of Mother's pair of peacocks that strutted around the place showing off their gorgeous tails. We wore daisy chains for necklaces and bracelets and cherries in pairs astride our ears. Make-up was not considered necessary in those days, but it was easily obtained by crushing mulberries.

Those pleasures were in the days when the "dummy" ran by our house for suburban transportation. My father had something to do with getting it there as I vaguely knew, and I had a feeling I could take a ride on it whenever I liked. This idea of mine made the life of the conductor miserable. One day my hat blew off when the dummy was making fast speed at a mile every ten minutes or so, and the poor old conductor had to walk back and get it. To back up would have been even harder work though. As we rode the dummy, we often sang the following song which we had heard the workers sing as they laid the rails.

Some folks say a dummy won't run,
But I dun seen what a dummy dun done,
Lef' East Rome at half pas' one
Streaked into town at settin' of the sun.

AS I REMEMBER THEM

In my memories of these early years are those of unusually happy visits in the Berry family when I was five and six years. There were no children my age there and I was delighted by the grown-up attention I received. Miss Jenny Berry, one of the elder of six daughters, and her husband "borrowed" me for a week or two at a time and treated me as their own child. I remember being taken in her arms while I cried out my unhappy story of having broken a hand-painted washbowl. They seemed very fond of me but I suspect I was their guinea-pig for later they adopted a little girl. Of the other members of the large family I remember Tom, who later was a frequent guest in our home and Frances who always came to fetch me. She was Hughes' and Miriam's good friend who later married an equally good friend of theirs, Alex Bonnyman, and now lives at Knoxville, Tennessee.

Soon after I visited them at their home in Nashville Miss Jenny's husband died and she married Prince Ruspoli. Since then she has made her home in Italy.

One of my happiest memories is that of Miss Hattie Sayre's kindergarden where I learned to weave mats and make chains of strips of colored paper, play games with the children my age and sing their songs. I thought that school far superior to sitting in a school-room with my older brothers and sisters.

At an older age my grandmother Turnley introduced me to some of my best friends. She, then in her seventies, read to me David Copperfield, Treasure Island, Black Beauty, Robinson Crusoe, The Last of the Mohicans and other fascinating books. Grandmother talked over with me the books I should read and for practice frequently made me read aloud to her. Though I enjoyed these stories and cherished my beginner's library, I was no bookworm. In fact, I seldom sat down to read in the face of opportunity for more active pleasure.

When bicycles came in I graduated from the little girl's tricycle, a seat between two wheels with a smaller wheel in front for guiding. I remember I was about ten years old when six girls and six boys formed a bicycle club and we rode together once or twice a week. I rode more than most of my friends because I lived farther from town and had to get back and forth often several times in one day.

YOUTH AT RUBY IN JUNE

Even as children our groups were largely composed of boys and girls. It was unusual to have a party and not invite both. A mother invited her friend's children to a party be they male or female.

A few years ago a Northern woman said to a Southern friend of mine, "In the South the girls begin going out too young" to which my friend replied, "We do not begin going out. We are born going out." For all practical purposes that is true. In the South, as I knew it, children were brought up as children and less as boys and girls, which is the custom in parts of the North. It is possible this absence of separation of young boys and girls made the children less self conscious of each other. Though I knew many Southern girls who were not popular among the men, I knew few who were self conscious in their presence. If you are reared along with the other sex you can hardly be in awe of them.

I was no more than fourteen when one of my mother's friends gave a six o'clock birthday dinner for her son. We wore our best party dresses and were received and treated as grownups. A beautiful dinner of several courses was served in the correct manner. I have often thought of this dinner when my own children would tell me about parties they had attended. If one of us had thrown a cracker across the table it would have been frowned upon by those of us who knew better. Our job was to keep the conversation going however inexperienced we were at it. It is easy to see that when one of my son's thirteen-year-old friends in Chicago stuffed the strings of our grand piano with cake and icing I was shocked.

But I must not run ahead of my story. There were other diversions for the small children of our family. I remember picnics best. Every spring the Presbyterian Sunday school chartered a boat on the Coosa River. We left in the morning, and the boat was stopped at early noon near a grove where we had the picnic lunch. The ladies spread long tables with snow-white table cloths and served a sumptuous feast to the hungry young people. Our mothers vied with one another in producing the finest chocolate and coconut cakes, fried chickens, Waldorf salads and beaten biscuits. Lemonade was made with cold spring water in huge crockery jars. On one such picnic my mother brought

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along a change of little-boy kilts for my small brother in case he should need it, but I was the one who needed it. I fell in a pond from a narrow footbridge.

In late afternoon the young people were assembled on the boat and the return trip up the Coosa was got under way. While the small children played games the older, sub-deb crowd sat in the bow of the boat chatting and singing. Two favorite songs were "After the Ball Was Over" and "Seeing Nellie Home." The boys and girls of this age enjoyed themselves even more than the little ones. As the homeward trip proceeded, the young people became quieter, a natural response to the beauty of the scene, after a day of activity. Twilight on the water in the deep South is enchanting, as much so as moonlight more celebrated in songs and poems. Lakes and rivers in hot countries have a special charm in the cool of the late afternoon, when the noise of the insects in the trees is stilled. The fragrance of the flowers and the shrubs seem sweeter at the water's edge, especially in the springtime. But I think the memory I love best is the calmness as we moved slowly over the water under the long overhanging branches of the live oaks.

Quite as attractive as picnics down the river were moonlight hay rides on summer nights. A dozen or more boys and girls piled onto the hay in the body of a wagon drawn by a team of horses. We were, of course, a wholly congenial group and we looked forward to the ride for days in advance. There was much singing after we were off and as we sat around the remains of our picnic supper on the banks of the lake. Always reluctantly we heard the chaperone say it was time to start for home. The ride home was quieter but just as enjoyable. At this moment I can not think of any ride in an automobile that was ever as much fun.

There were other diversions for winter. One year we had a deep snow. All the schools and stores had to close for lack of transportation. The runners for the carriage and buggy were brought from storage and we fastened bells on the horses bridles and went sleigh riding. Also, at night we coasted down one of Rome's seven hills. However, this did not happen often. In fact, I remember very few times when there was sufficient snow for such northern sports. During the winter most of our fun was confined to the Christmas holidays. Almost every night there was a

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Rubynjune--in a snow storm

party given at someone's home. We liked best those at the Sullivan's, Gammon's and Yancey's, who had big houses, which by throwing several rooms together were made ideal for dancing. Because of my father's dislike for dancing I entertained with supper-parties or card parties. We were fifteen and sixteen years old and while a boy always asked a certain girl to go with him we usually went in groups. A boy who could wangle a family carriage would provide transportation for two or three couples.

In summer a variation from the hay rides as we grew older were parties of horseback riders on moonlight nights. We often rode out to Cloverdale, the Yancey farm, about twelve or fifteen miles distant. I recall one such ride in particular where a very funny thing happened. I should say first that I had been riding a good deal in the afternoons with my friend Will Ogburn, a newcomer to Rome, who as a teacher had part of his afternoons free. I always rode my own horse Mystic, while he rode the same rented horse,

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R. R. with W. F. O., the new comer

Dixie, a thoroughbred single pacer. However, once, when this party to the country for supper was planned, Will called to engage his horse he was disappointed. He found Mr. Wiley, a visitor in town, who was taking my friend, Mary Lou, had already engaged Dixie. Will was quite disgruntled. This was not cricket. The incident created more disturbance than you can imagine, or, than we, at the time, could foresee. As all of us met in our driveway there was much stamping of horses' feet and playful rearing. One at a time couples mounted and rode off toward the country, Will and I waiting for the last place. As Mr. Wiley mounted Dixie he whirled around and came to a stop beside my horse. Horse-sense and habit told him that he must accompany my Mystic. Mr. Wiley, entirely ignorant of the reason for the by-play, with his crop urged Dixie forward to his place beside Mary Lou, but Dixie, like my old pony Button, had a mind of his own. He refused time after time to stay beside Mary Lou's horse. After repeated efforts

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poor Mr. Wiley, who was not an experienced horseman anyway, gave up and asked Will if he would exchange horses. Will felt that this proved there was a Divinity that shaped our ends. Dixie and Mystic nuzzled each others necks lovingly and galloped off, keeping as close together as they could. Will and I had no objections, we could talk better.

But again I am letting myself grow up too fast. Many years before I met the young man to whom I gave my heart and who has had it ever since, I played a great deal with Ella West, who lived nearby. Later, she married Alfred Freeman, a coca-cola tycoon of New Orleans. Ella as a little girl had a marvelous swing, built by one of her numerous brothers. The two ropes were hung on extraordinarily high branches of a very tall tree, so that one could swing very high indeed. We climbed a ladder, built for the purpose, taking the swing with us and from the high top step we swung down and up far into the tree branches. It gave a thrill I have vividly remembered to this day. As had to happen sooner or later a rope broke one day with Ella in the swing and she broke her arm. In recent years I have had the pleasure of knowing Ella's charming daughters and son Dick and their families, which has made me even more appreciative of her.

When I was seventeen I was sent to Lucy Cobb in Athens, Georgia, a fashionable boarding school for girls. The school was very strict, especially about the girls associating with boys. It seems strange that girls who had been brought up with boys, as Southern girls were, should have been segregated and supervised so strictly as we were there. The girls were not only not allowed to go out with boys of the University of Georgia, which was in the same town, but they were not even allowed to speak to them on the street. When we went for a walk in a group, as we always did, if we met a boy from our home town we could not speak to him without breaking a rule and there were heavy penalties for breaking rules.

On Saturdays, if we had not broken a rule during the week, we were allowed to go into town in a group with a teacher of course, to see that we did not speak to any boys. Our ways of circumventing such strict regulations were devious. On these shopping trips we were allowed to stop at the drug store for a coca-cola and, believe it or not, the

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very boys we were forced to ignore as if they did not exist, paid for our drinks. This was arranged with the connivance of the druggist. He pretended to take our money without doing so. While we sipped our "cokes" at the tables the boys who were interested in our particular group sat at the counter with their backs to us. I never knew whether the teacher was aware that she was being outwitted or not. When we left the drug store we were led to the grocer's where we could buy candies, fruits, cheese and crackers to be delivered to us at school, but the boys preceeded us there and established a postal system. As soon as they learned which girls were in town, those most interested went to the grocer and arranged with him to deliver notes, boxes of candy and other desirable delicacies. The grocer kept a post-box under the counter for Saturday use. When our small purchases were later delivered you could not recognize them as those we had ordered. Five-pound boxes of Huylers' candy was not supposed to be among them but often were.

Forbidden fruit is enjoyed more of course, and we derived a certain satisfaction from putting something over on the authorities. Another method we devised for communicating with our friends of the University was to use agreed-upon signals. The code originated in the following manner. A group of Lucy Cobb girls and University boys spent a spring holiday with Irene and Sanders Walker at Monroe and on the way back to Athens we planned that any boy of the crowd passing Lucy Cobb should whistle a certain tune and that any girl of the group hearing it should flash a dormitory light three times. For this dark plot we chose an innocent little number--a hymn--Jerusalem the Golden. To hear our favorite hymn clear and strong on the quiet night air as we sat in the silent study hall was the same as a shout that we were being "called upon." Questioning eyes would dart from girl to girl and mysteriously one would be chosen. She would hurriedly ask for permission to leave and running up the steps as fast as her legs could take her she would burst in one of the rooms facing on Milledge Avenue and give the familiar three flashes, which in our handicapped situation was the best we could do to say "Hi ya pal!"

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Hats were large in 1902

Alberta Rankin, Hallie Ellis, Rubyn Reynolds, Margaret
Sweigert, at Lucy Cobb

Let us not moralize on the character traits thus developed. I agree that the training was not of the best. What good I received at the school was confined to many warm and lasting friendships plus excellent training in acting. I wanted to be an actress and I spent every available minute of my time trying to be one. Under a very fine teacher I studied the plays of Shakespeare and other Elizabethans as well as moderns. I worked hard at it and loved it, but I received no encouragement from home. Also, I was much interested in dancing. While I was voted the best ball-room dancer in school it was a different kind of dancing that interested me. In my day the exhibition dancing of modern times was unknown but what was then called aesthetic dancing was the basis used for its development. I was very fond of it and, judging from what my teachers

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said, good at it too. But acting and dancing, in those days, both were frowned upon as accomplishments for young ladies.

As my sister May before me, I was at a disadvantage in the Reynolds family. Miriam had led off with too much beauty and too many accomplishments. Nevertheless I began taking lessons, following the example of Miriam and May too, at the Southern Conservatory of Music (owned and operated by Rome's dear Professor and Mrs. Fortin) at the age of six. Father always said he could buy the lessons but not the ability, and while neither he nor I could provide this unbuyable quality I managed to get a degree of profit out of his generosity by way of appreciation of music. The beauty of my older sisters also had us both stumped. I compensated by learning to outdress them and soon took the lead in the family in grooming and style. Came a day when I had the happiness to overhear a friend in greeting Miriam say, "I thought you were Rubyn; you look so stylish."

Another talent I had was of organization and administration. Though these abilities had their virtues they were talents without glamour. I organized my first club in elementary school and one on the average each year thereafter. They varied in their purpose but uniformly served my own purpose which was to organize. One such club I helped form in Rome later is still active and usually has a waiting list. I am very proud to have been an honorary member of it for thirty-eight years. Several friends and I had the idea that a literary club, where books and plays would be read and reviewed, would be interesting and we easily found others of the same thought. We organized the club of the Nibelungs, the most popular club in Rome then and today.

In 1903 and 1904 I went to several house-parties given by my schoolmates. While I had only one house-party at Rubynjune I had many guests at different times. At a house-party given by Irene Walker, sister of Governor Walker, there were five of us, all girls. When I look back on the confusion we made in that house, morning, noon and night I am amazed at Mr. and Mrs. Walker's forbearance. The Monroe boys were at the house at all hours of the day except those after lunch reserved for siestas, which are sacred in a warm climate. The girl who did not have an

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invitation for driving every afternoon was more or less a flop and I was not she. Every night we either went to a party or gave one. After the party we had engagements to sit on the porch and talk. We really did talk too. "Spoon-ing," as we called petting, was absolutely verboten in my group. We called girls who petted "fast" and fast girls were not our kind. We accepted this opinion from early training, and saved ourselves a lot of trouble.



Girls at Fanny Illges' house-party
From the top: Mary Lou Yancey, Fanny Illges,
Rubyn Reynolds, Irene Walker

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Another lovely house-party I attended the same summer was given by Fanny Illges. The Illges family was composed of four daughters and a son, and they lived in a large and handsome house in Columbus, Georgia. I found two or three young men in Columbus who liked to ride horseback and paddle a canoe, which were my favorite sports. I went riding before breakfast and rowing in the late afternoon, reversing the procedure next day.



Mec Young, of Valdosta, Ga.

From there I went to Valdosta, Georgia, for memorable visits with Pearl Lewis and Mec Young. Pearl's family took me for a ten days stay at Jacksonville Beach, Florida, where we enjoyed sea bathing and riding by day and dancing at night. Back in Valdosta, Mec, who was my roommate at Lucy Cobb, and her friends gave a house-party for me at a nearby country hotel situated on a lake. It was hot in South Georgia and swimming and riding by moonlight were our favorite forms of pleasures.

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As I have already said some of the friendships made at Lucy Cobb were lasting. While in recent years I have had letters from my old friend Pearl Lewis, I have enjoyed seeing and meeting the families of Irene Walker (Mrs. Wade H. Field) and Margaret Sweigert (Mrs. George Sibley). My dear friend June Lyndon, now Mrs. Branch Bocock, of Virginia, I hear from frequently and go to see as often as possible and have had visits from her charming daughter, Maclin Guérard. It is the same with Mec Young, Mrs. James W. Austin, of Atlanta, whose son James and daughter Frances I count among my young friends.



My heart was young and gay

You cannot imagine the intricacy of the clothes we wore in the early 1900s and the amount of them. We wore, counting from inside to outside, undervests, corsets, corset covers, and two or three petticoats. All were made with hand embroidery or hemstitching, and yards of hand-tucking. At top and bottom there often were one or two rows of

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beading for colored or black velvet ribbon. Our afternoon and evening dresses were made of organdy, lace or chiffon, in deference to climate, and usually had trains. Our hats were large ones of lace or chiffon, or perhaps a very fine light straw trimmed with ostrich plumes. Mine always flared high on the left side and the plume swept up still higher. With my white organdy long, full-skirted afternoon dress I wore a white straw hat with a pale lavender plume curving up and then down at the back. The bodice was high neck with elbow sleeves. The higher the collar the more stylish. I had mine made quite high and held so by small "bones" at the back and sides. This white organdy was nearly solid with hand-tucking and narrow lace whipped together by hand. This type of costume was for dressy occasions, of course. While everyday dresses were made of mull or gingham or dotted swiss, linen suits were popular for the street. For even more informal use there was the chiffon or cotton *négligé*, usually made with yards of lace and quantities of hand tucking and many ruffles. It was a day of emphasis on femininity in clothes. Some of our *négligés* were as pretty as our dresses, and occasionally even more so. It is a pity we wore them only upstairs. Good taste ruled them out even for early breakfast. If there was not time enough to dress for breakfast it was served to us in our rooms.

The school friends who visited me during those years were Fanny Illges, Mary Days Tupper, of Atlanta, Mec Young and Pearl Lewis, of Valdosta, Margaret Sweigert, of Augusta, June Lyndon, of Athens, Johnnie Hardwick, of Dalton, May Wheatley, of Americus, Irene Walker of Monroe, Lucie Taylor, of Demopolis, Alabama, and others, I do not remember now.

After two years at Lucy Cobb, I went to New York for two winters; and a glorious experience it was. I had never before been situated so I could go to the theatre whenever I liked nor had I ever heard the New York Philhamonic Symphony or heard opera. To see all the famous actors and actresses I had heard of was like having a feast after having nibbled at samples of good food. My first choice on the menu was to see E. H. Sothern and Julia Marlowe in their several Shakespearian roles. In my first enthusiasm I thought I did not care to see any others, but afterward I



R. R. at 19

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changed my mind. Other favorites of the stage I saw during those two winters in New York were Lillian Russell famed for beauty and Ethel Barrymore famed for acting. I saw Mrs. Leslie Carter and Mrs. Minnie Maddern Fisk and Réjané; Bernhardt and Duse and Maude Adams. Of the men, I saw John Drew, Richard Mansfield and Lionel Barrymore; and of lesser moment, Nat Goodwin with Maxine Elliot as leading lady, and George Cohan. In vaudeville, I saw Fred Stone and the comedian De Wolf Hopper and also the famous team, Mr. Gallagher and Mr. Shean. Last, but not of less importance, I saw the Floradora Sexette.

At the opera I heard the popular contralto Louise Homer, and the two favorite sopranos Sembrich and Nordica and many others. This was the golden age of opera and it was my good fortune to hear the great Caruso and Tetrzini many times. I heard Mary Garden sing and saw Isadore Duncan dance. Later, I saw the incomparable Nijinski and the beautiful Anna Pavlova.

Pavlova makes me think of an amusing incident that occurred several years after I saw her. In 1915 when we went to Berkeley where Will taught at the University of California Summer Session, the house we rented had a young man, the owner's protégé, occupying one room in exchange for certain services. I had him clean the kitchen and beat the dining-room rug, I remember. We became intrigued with noises which emanated from his room at night and also very curious about the number of socks he washed and hung in the basement to dry. I had never seen so many pairs of socks in my life. The socks plus the leaping sounds we heard at all hours became something of a mystery. We made many guesses about his occupation but none were right as we later learned. We returned to Portland still puzzled over the young man though he had been most accommodating in helping with domestic tasks. He gave us the answer to the puzzle himself. In the fall we received a card announcing his coming debut as Pavlova's dancing partner. Thus were the many socks and strange noises explained.

To go back to my school days in New York my entertainment did not consist wholly of grand opera and symphonies. We rode horse back from time to time in Central Park, especially Josephine Jones of Macon and myself. I

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When Josephine Jones of Macon, Ga., and I returned from a canter I snapped her picture

went to the balls given by both the Southern Society and the Georgia Club. Perhaps even more enjoyable were the West Point and College dances. I was invited to West Point by Georgia friends and was accompanied there by a chaperone.

At that time, in 1905 and 1906, the girls wore their hair elaborately dressed, and I adopted the fashion. The style was a pompadour in front with a somewhat lesser roll in the back, marcel-waved all the way around and drawn together on top in a bunch of curls. If one's own hair was not sufficiently abundant to provide the necessary five or six long, fat puffs, like large suasages, it was customary to buy artificial ones to match one's hair. Mine were bought. At night we took off the puffs and re-rolled them neatly for the morning. This necessitated the use of an amazing number of hair pins, as you can imagine. While there was no disgrace in wearing false curls and false pompadours at that

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R. R. at West Point

time, rouge and lipstick were "beyond the pale"--also beyond pale faces.

Though in the late 1890s and early 1900s a curving figure was fashionable there actually was less padding to make it so than was supposed. It was generally attained by pulling the corset strings tight at the waist. Yes, indeed, it was most uncomfortable, but we went on the theory it was better to be dead than out of style.

Speaking of make-up reminds me of a parody made of the popular song of that day, "After the Ball." It will "slay" you, as we used to say.

After the ball was over
Nellie took out her glass eye.
She put her false teeth on the table
And stopped up her bottle of dye.

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She stood her cork leg in the corner
She took off her hips with a sigh
The rest of poor Nellie went bye-bye
After the ball.

The fashion in clothes in the early 1900s was as different from today as was hair arrangement. I remember a dinner dress I had of heavy yellow silk made in princess style. It was fashioned with a train and had a high collar of lace and elbow length sleeves. Collars had become even higher by that time and it is a wonder how we could bear them with the little supporting frames sticking into our necks. For the theatre or for afternoon receptions I added a large hat with plumes, a pale green feather boa and long white gloves. For the street I wore a black broadcloth tight-fitting suit with a large black hat, a gray fur scarf and gray gloves. Also, I remember a black crepe-de-chine gown made in empire style with trailing skirt which we thought especially sophisticated when worn with long black gloves and with a black hat trimmed with ostrich plumes.

The large hats worn at that time contrasted strikingly with the very small ones made of flowers that perched above the forehead of the girls a few years ago. None of our picture hats could ever have come to the sad end as did an expensive little number I heard about last spring. Marion was due to attend a funeral at the home of friends but decided to stop and get a new hat on the way. Since it was exceedingly small--practically a bunch of spring flowers--and done up in a little cellophane box tied with a ribbon she took it along with her. Before going into the rooms where the funeral service was to be held she placed the little box, with her coat, on a table in the hall, then found a seat in the crowded but silent room. She sat in the quiet meditating on what could be said of her kind of life under similar circumstances, when suddenly she was startled out of her wits at the sight of someone tipping in to place the little box containing her expensive hat on the casket with the other floral pieces. She abandoned the idea, as quickly as she thought of stepping up to politely reclaim it. The pastor's words of praise for the virtues of the deceased mingled in her mind with thoughts of how she could retrieve her bonnet--far too costly in the first place--and left

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her paralysed with frustration. Perhaps some day, under similar circumstances, the virtue of self-control can be credited to her. She sat quietly with folded hands, a Mona Lisa smile on her lips, while the pall-bearers trundled the casket bearing the floral offerings past her and on out the front door.



Fashions of 1907

Mr. & Mrs. Jamès Bonnyman, Miriam, Will, Rubyn,
Gene Pittman, Marion Van Dyke

In the era of the big hats, gloves were an important part of the costume. Because suits and even fur jackets were made with elbow length sleeves long gloves were popular. Even in the South in the summertime we wore kid gloves. It was considered hardly respectable to appear at a reception without gloves, either white or matching the costume.

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In 1923, when women were wearing knee-length dresses with the waist line down on the hips these styles of 1907 seemed almost fantastic, especially so to the young who had never seen long dresses. When I showed a picture of a group wearing those elaborate clothes to Ren, aged eleven, he said, "But you didn't go around like that did you Mother?" Today, as skirts are becoming longer and fuller and elaborate petticoats are coming in style again the clothes worn in 1907 do not seem so strange. I cannot say I did not enjoy the picturesque fashions of that day, but the novelty wore off as the clothes wore out. My interest in going to parties wore thin too.

After a year at home from my winters in New York I whipped up a trip to Europe. Irene Walker, of Monroe, Georgia, and I with two older relatives of hers, sailed for Scotland in April of 1908. For this trip to Europe, my first, by reading histories, especially of ancient and medieval times, and also histories of art and architecture I knew fairly well what I wanted to see. Such reading helped me appreciate the art galleries, the architecture and the cities of historical interest.

We landed at Glasgow one cold foggy May night--and a discouraging impression it gave us. A tragedy had befallen our small group on ship-board. Irene had contracted diphtheria and it looked as if I too, her cabin-mate, would come down with it. Contrary to plans we stayed several weeks in Glasgow to see Irene well enough for a return trip home. With a fixed base there we saw more of Scotland than we had expected.

After Irene's partial recuperation and she had left for home, we motored South through the beautiful English Lake District, and to the ancient towns of Chester and York, stopping for several days at each. The magnificent York Cathedral, my introduction to Norman architecture, was a most impressive first exhibit to me. Oxford, with its array of ancient colleges and chapels, was the most beautiful college architecture I had ever seen. I had already read a good deal about architecture, but I was stimulated to read much more. We had the good fortune to be there at commencement time and we attended the ritualistic ceremonies. At the end of the day we went punting on the Thames, a pleasant custom along this beautiful stream in the summer

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time. We also had tea at the homes of a curate and an Oxford professor to whom we had introductions. Though I have forgotten our hosts, I have always remembered the enormous strawberries served us at teas as we sat on the neat green English lawns. These experiences were in addition to those of travelers who go to England for the first time as tourists, and were much appreciated. Another delightful form of recreation was the outdoor performance of Shakespeare's plays. The two plays we happened to see were *A Midsummer Night's Dream* and *The Comedy of Errors*.

Though our visit to England had been so sadly delayed by Irene's illness it turned out remarkably well for seeing some things on our agenda.

We were lucky in arriving in time to see the Henley Royal Regatta, an annual race on the Thames between England's principle oarsmen, which I enjoyed as much as I did the horse races at Longchamps when I arrived at Paris. However, at Longchamps there was the added attraction of the Paris mannequins from the large dressmaking houses, who took that opportunity to display the new fashions. Racing horses were an old story but I had never seen clothes horses in competition before.

Eventually we saw London's art galleries and museums, and historic London Tower, Westminster Abbey and all the other things tourists must see. Fortunately, as at Oxford, we were invited to tea by friends of friends which gave us a glimpse of English family life in addition to the tourist's sight-seeing life. We also were greatly pleased to have tea with a member of Parliament on the terrace of the House of Commons overlooking the Thames. For a young girl from Georgia on her first trip abroad, these were thrilling experiences.

Before going to France we saw something of Belgium and Holland, but not as much as we would have liked. It was October when my friends left for home and I joined other friends in Italy. There could not have been a more delightful ending to my trip to Europe than the two months I then had at Florence.

It was hard to leave beautiful Italy; still the homecoming was not without glamour. I was greeted at the boat in New York not only by Mother and Miriam but also by my best

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beau. The handsome Will Ogburn, whom I had met in Rome--Georgia not Italy--interested me as no other young man had. From the first we seemed to have unlimited subjects to discuss. Time did not seem long enough for us to say it all. After spending Christmas with them I went to Cambridge for the rest of the winter. Florence, Italy, to Cambridge, Massachusetts, was a long jump in more ways than one.

The first time I saw Will I thought I had never seen anyone so handsome. Of all places--it was in church. The young man was gallantly attending his elderly mother and I liked that too. When I asked Lila Gammon, sitting beside me, who was the Beau Brummel, she replied he had come to teach at Darlington School and was searching the neighborhood for rooms. I said he could have as many as he wanted at my house. Just then he began to stand. As he slowly unfolded his six-foot-three I became entranced. It was fantastic. With a slight shiver I thought of my poor little five-two, but was in no way deterred. I had always loved adventure. What could be more exciting than talking straight up in the air to one a foot or two above me? It was a challenge to my resources and so it has been for thirty-eight years.

When I returned from Europe Will was in New York studying Sociology at Columbia in preparation for teaching and research. My last night on the boat I sent a radiogram to him, which pertly said "Here I am come get me." He was at the dock all right. The following two weeks we went to plays, walked in the park, and had tea every afternoon at the popular places. No cocktail lounges yet; just tea. In fact, at Murray's, the gaiest spot in town, I was asked by the head waiter to kindly conform to the rule that ladies not smoke.

Another quaint custom of that time was the one of calling girls "miss"; never by their first names. It is shown by a brief note Will wrote me after he had known me several months, which follows:

Dear Miss Reynolds:

I have just discovered that I did not return the letter to you yesterday. I seem to have a habit of taking things of yours--taking ways!

W.F.O.



Will Ogburn when he came to Rome in 1906

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He had already taken my heart (as he well knew), and it was not long before such formality was exchanged for a warmer term. His delightful appreciation of my type of humor had gone a long way toward winning my heart. In his desire to endow me with his preconceived notions of an ideal companion he thought I was witty and original, and the poor man still does. This responsiveness has quite naturally worn well with me. When during these thirty-eight years life at times has seemed "tough" Will's appreciation of my type of humor often has smoothed the way.

As soon as Will could get his Ph.D. degree we planned to be married. Actually we were married before he took the degree. There was no engagement ring. I refused to allow him to spend his money on me. In fact, I opened a savings account in the old reliable First National where I put all the cash he wanted to spend on me. It came in handy later.

When I told Ruth Graves, my roommate while I was at school in New York, that I was going to marry a teacher, she said what many of my friends wanted to say but didn't. Fixing me with startled eyes she said "My dear, think what your hats will look like!" I had already thought of that and had taken my choice between picture hats and those of less pretension. I had lived up to ostrich plumes for years and I had found the life wanting in several respects.

In the South in my day an engaged couple did not necessarily stop going out with other friends. The customs in such matters were entirely different from those in the North where I have recently seen the following headline in a Chicago paper:

ENGAGED GIRL WHO DATES OTHER
BOYS MUST BE UNSURE OF LOVE

Social life among young people where we lived was something of a game and being sure or unsure of love had nothing to do with it. There were rules to be followed but there was no rule that kept an engaged girl from going to parties, dances and the theatre with other friends if she wanted to go. When her fiancé was away, if an engaged girl stayed at home it would seem to him she was not the popular girl he had thought she was. That she was sought in social life con-

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firmed what he considered his own good taste. If his girl was not kept on the dance floor by the "stags" and others he felt worse than she did. He wanted to tell himself "See what I have for my own, a girl whom every one wants."

While Will was away for two years I missed him dreadfully but I did not go into retirement. I did not tell people of our engagement, but every one suspected it. However, no one saw anything to be gained by my sitting at home alone while all my friends had a good time. Gaiety and good times with others were not to be spoiled by the sense of possession and domination.

To help keep my mind off of Will's absence, I began teaching the younger boys and girls in Rome to dance. Please recall that my eldest sister, Miriam, was not allowed to dance. I had had good training by excellent teachers at school. Also, I had a knack for physical skills. Since childhood I had enjoyed gymnasium work of all variety. Father helped rent a hall and install the necessary apparatus including equipment for basketball. With no trouble at all I had a fine class of boys and girls for ballroom dancing and girls alone for aesthetic dancing. Only girls were on the basket-ball team I organized. In preparation for aesthetic dancing there were calisthenics and apparatus work to develop balance and grace of movement.

At the time I was teaching these girls I also taught a similar class with variations at the Berry School. It was my small contribution to Martha Berry's fruitful efforts to establish her school for white boys and girls from the mountains of north Georgia.

After we were married Will and I went to New York for a year and I can tell you our housekeeping was accomplished on a very slim budget. A record of every penny spent went in the account book. Indeed, few were spent on anything but necessities. Our small funds were supplemented by five dollars Will earned every Sunday morning teaching a Sunday school class in a Unitarian church. Though it was Sunday school the subject was Sociology. I never knew exactly what he was supposed to teach but it was not the catechism I am sure. In learning to be thrifty, theatres and concerts were out, unless we were invited to go with friends. Any invitations to meals that came at the end of the week when the week's allowance was nearly spent were gratefully accepted.

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Ready for basketball

Jeante Ragin, Mary Lou Yancey, Susie Bowie, R. R.
and Florence Yancey

Our linens, silver and wedding presents more than furnished our tiny apartment in New York. For many years we used only hand-embroidered linens and sterling silver for ordinary use because the budget could not be stretched to provide utilitarian household equipment.

When we went to Princeton in the fall of 1911 Will was a preceptor at the sumptuous salary of one thousand for two semesters. We had stepped up the first rung of the teaching ladder.

In Princeton I saw again my friend Jessie Wilson, daughter of Woodrow Wilson, former president of Princeton and then governor of New Jersey. Jessie's mother, whom I met there for the first time, had lived in Rome and Jessie was visiting an old friend of her mother's when I

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Mothers vote
R.R.O. and son in Oregon in 1913

first met her.

On renewing our friendship we were pleased to find as many common interests as we had enjoyed at first. However, while our interests in Rome were more concerned with horseback riding and tennis, at Princeton our greatest interest lay in the important subject to women of that day--woman suffrage. We both were ready to join the fight to secure the vote.

Nowadays we consider women voting as a matter of course. It is difficult for young women today to imagine the zeal which then fired the women missionaries in this "great cause," the right of women to vote. In the progressive state of Oregon where we went to live after Princeton I enjoyed the privilege of voting without a lick of work, for the battle had already been won by the Oregon women. However, a year or so later I stumped the state for Woodrow

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Wilson against Hughes for president.

During the years of the great fight for women suffrage the "anti's" were always asking "who would take care of the babies while the mothers voted?" Dr. Anna Howard Shaw, a famous and humorous proponent answered, she believed any candidate could be persuaded to hold the baby. I found it convenient to take my baby with me to the polls.

But Portland, Oregon and Princeton, New Jersey are far removed from youth at Rubynjune, the theme of this chapter.



May Reynolds just before her marriage in 1903

XII

THE NEW CENTURY

We mark the time of history in centuries; the ending of one century and the beginning of another is always a significant turning point. The turn of the century was significant for Mother and Father, too. The nineteenth century was for them youth, struggle and success. Only a third of their life remained. They were now attending the youth, struggles and success of their children. In their own lives they were looking forward to advancing years and wedding anniversaries. The following notice appeared in the Rome Tribune in 1902:

Mr. and Mrs. John H. Reynolds were married 29 years ago today in Jacksonville, Alabama. The wedding took place in the Methodist Church and was performed by Rev. Robert E. Kirk. Mr. B. I. Hughes, Mr. F. K. Hardwick, of Dalton, and Mr. C. C. McMillin, auditor of the Georgia railroad, were among the attendants. The bridal party passed through Rome. Mr. Reynolds then resided at Cleveland, Tennessee.

The legion of friends of Mr. and Mrs. Reynolds will congratulate them today upon their happy anniversary. There will be no reception, but the family, every member of which is present, will celebrate the day at their home in East Rome. Mrs. Reynolds was formerly Miss Mary Turnley. The Tribune joins hundreds of others in extending congratulations and wishing that they may be spared to celebrate their golden and diamond wedding anniversaries.

As 1900 came into view, Mother was making plans for her two younger daughters as well as her eldest daughter. She took the three to Buffalo, New York, for the Pan-American Exposition. While there, we went to Canada by boat visiting Montreal and Quebec, returning via the St. Lawrence River and Lake George. It was a long and

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enjoyable trip. At Buffalo, May met an old friend, Winona Buck, whose father was an army officer stationed there. Later, May returned to Buffalo to visit Winona and it was then she met Raymond Scott whom she married.

In 1900, May was eighteen and three years my senior. In another family her good looks and varied accomplishments would have demanded more attention than she received but competition with so accomplished a sister as Miriam would have been hard on any girl.

May had a lovely contralto voice and played the piano well, but she excelled in drawing and water colors. At that time, pen and ink sketching was popular and May's work was used from time to time by several Southern magazines.

This was the era when Charles Dana Gibson's drawings made the girl of that day known as the "Gibson-girl." His fine drawings of the American girl wearing the popular shirt-waist of that period were enthusiastically received by the young people and later became a recognized illustration of the well-dressed girl of the early 1900s. Gibson set the fashion in pen and ink sketching and May, as an amateur follower, did very well indeed. Unbiased opinion gave her credit for more than usual artistic ability.

An amusing example of her sketching is this one that was used in the Lucy Cobb annual in 1902 in which she *kids* the grown-up young ladies for their status as pupils.



May's idea of the Lucy Cobb girls in 1902

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May made friends easily and she knew how to keep them. Of the Rome girls her best friends were Sarah Yancey, Bonnie King, and Agnese Harris. Agnese was the daughter of Professor J. C. Harris, and sister of Margaret Harris Blair, who visits us sometimes. Mr. Harris' parents lived in Cedartown and their home was famous over the state for its hospitality. Those invited to a Harris house-party considered themselves lucky and May was often among the chosen number. Recently I visited Agnese Harris at her home in Tuscaloosa, where she is Dean of the School of Home Economics of the University of Alabama, and known as the distinguished Dean Harris, of national reputation. Supper with Agnese on her charming porch looking over the garden with its flowering shrubs and a prized dogwood tree, was conducive to reminiscence of old days in Rome. As I lounged in the chaise-longue at twilight and listened to Agnese tell of her appreciation of all the good times she had enjoyed at Rubynjune I wished Mother, instead of I, could hear it. Also I wished May could know of her deep interests in May's children and little granddaughter. In friendship as in her profession Agnese is a rare person as she gave promise of being in the house-party days.

It was in the early 1900s that a variation in house-parties hit our town. The young men gave them for a while. A congenial group would rent a house in the country or at some resort and each invite a Rome girl, including chaperones, of course. Chaperones in our day were like the poor, always with us. As far as I know Miriam did not attend these popular house-parties but May went to several. One to which I was invited was given at a fishing lodge at Crawford Spring, where we spent a memorable week hiking, swimming and just loafing. The day we left town for this party we assembled at the Dean's place to redistribute our household equipment and food supply; and there a funny incident occurred. I saw Mr. Dean, who was helping with the preparations, take out of a buggy two cases of bottled beverage and carry them back to his porch. Knowing him to be a staunch Baptist and an ardent prohibitionist, I assumed the bottles contained beer and that the boys' plans for a bit of extra fun had been nipped in the bud. Not until we were well on the way to Crawford did I realize the bottles did not contain beer but--of all things--gingerale. In

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his zeal for prohibition Mr. Dean condemned anything that came out of a bottle. Julia Dean was our lovely chaperone upon that occasion, and I was the guest of her brother Ewing.



House-party at Crawford Spring

Front row: Out-of-town guest, Bonnie Lee Hess, Susie Bass, unidentified, Johnnie Hardwick, R.R. Back row:

Graham Wright, Ewing Dean, Will McWilliams

John Hughes, Ben Yancey, Roy Rounsaville

At this time May and Miriam frequently visited their popular cousin Zella Armstrong in Chattanooga and she them. Upon one visit such an amusing coincidence occurred I must tell of it even at the risk of not being believed. Two young men, Mr. Paine and Dr. Dye were calling on the girls when in walked Bob Graves of Rome, making a significant trio of names: Paine, Dye, Graves. It is just as well Zella's friend Mr. Coffin was not there for then no one ever would have believed the story.

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May was something of an outdoor girl. She played golf, swam well, and was an expert horsewoman. She wore the



May in 1901

first ankle-length skirt I ever saw. Though it was called a golf-skirt to soften the impact of the radical change in style, she came in for considerable criticism. All of us rode horseback cross-country, but May's skill was recognized as superior not only to ours but to that of most of the other girls in town as well. She looked very smart in her tailored black riding-habit and derby hat, sitting erect and gracefully. That she out-stripped her elder sister in sports was admitted by everyone. Both girls were good shots and they went for target practice, perhaps twice a week, for awhile with a group of young men. May always outscored Miriam both in shooting clay pigeons and birds in flight. Hughes had given her lessons in shooting when she was quite young.

Both in the 1890s and early 1900s, it was the custom for young men to call on the girls on Sunday afternoons and our

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house was a favorite among them. In winter they enjoyed conversation around the glowing open-fires and the music which the Reynolds girls expertly provided. Many of the boys sang and played too. Often there were improvised quartets and frequently one of the girls joined one of the boys at the piano in a duet.

Our place with its spacious lawns and shady oak trees was especially attractive on summer afternoons. Swings and reclining chairs and deep cushions scattered about provided an ideal background for gay conversation. Iced drinks were a part of the afternoon's pleasure.

At times as many as eighteen or twenty young men called on a single Sunday afternoon. Perhaps they would have enjoyed the lawn and the oaks without the girls, but I doubt it. The lure was the charm of May and Miriam. Then too, there often were attractive visitors from out of town. While May never had a house-party comparable to the one at Rubynjune in 1898, from time to time she had many attractive guests. Mother was happy to have her invite her friends and she arranged sometimes for three or four girls at a time to stay several weeks. Upon such occasions the young men who had enjoyed Rubynjune's hospitality would reciprocate by giving the girls a whirl of entertainment. They gave Germans, then a popular form of dance, in their honor in the hotel ballroom. In summer, the young men called for their favorite young ladies in the late afternoon and took them driving; sometimes in fashionable high topless buggies, while as often as not two couples drove a trap, with two horses.

Moonlight boating as well as moonlight horseback riding was an especially pleasant form of entertainment. A group would row up river in two or three boats and have a picnic supper on an island in the middle of the river. Or they rode to a romantically beautiful spot on a lake and spread out a delicious supper on the shore. May and some of the boys took along guitars and banjos and they sang the popular songs of the day as the cool breezes from the lake made them forget the summer heat. May was skilled in playing both the guitar and banjo, musical instruments seen little today.

There were different diversions for winter entertainment. Theatres and concerts in Atlanta attracted the young

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people who attended them in groups, taking a box for the performance and spending the night at some hotel. A chaperone was included for such a party in those days. Every spring there was a short season of grand opera which, I think, was the only appearance of the Metropolitan company anywhere but New York, and a box was always reserved for the Reynolds family and their friends. Apropos of the opera, a newspaper clipping from the Atlanta Constitution, in Miriam's scrap-book, has the following to say:

The left box D at the Grand was engaged for the season of grand opera by a party of Romans.

Last night the party consisted of Miss Reynolds, Miss May Reynolds, of Rome; Miss Hand, of Americus; and Messrs. Thomas Berry, Hughes Reynolds, and Dr. R. M. Harbin, of Rome.

At the Romeo and Juliet performance, the party included Miss Reynolds, Miss May Reynolds of Rome; Miss Hand of Americus, and Mr. Henry Veach, of Adairsville; Mr. Hughes Reynolds and Dr. Harbin of Rome.

Tonight's box party was composed of Miss Yancey, Misses Reynolds, of Rome; Mr. Thomas Berry, of Rome, and Mr. Veach, of Adairsville, and Mr. Neilson of Philadelphia.

In the early days of 1900 May had caught up with her older brother and sister and was always included in their parties. All three of them belonged to an exclusive club of twenty young people called Vanity Fair, of which the Rome paper said:

"Vanity Fair" held a most delightful meeting last Monday night with Miss Julia Bayard. For three hours brightness and merriment reigned in the supreme enjoyment of the fleeting minutes. The membership is limited to twenty, and while in summer it will be a platonic pleasure party in winter it will be a Shakespearean literary circle. Meetings will be held every Monday night at the homes of the different members. The program of amusements will be novel and entertaining. Miss Bayard entertained with cards

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after three new members had been elected. Miss Edith Carver will entertain "the vain" and "the fair" next Monday night. A Fourth of July jolification" will be given the members on the Monday following by the Misses Reynolds and Mr. Hughes Reynolds. The officers and members of "Vanity Fair" are as follows: President, Miss Miriam Reynolds; vice-President, Miss Maynor Holmes; secretary, Miss Edith Carver; treasurer, Mr. Walter Cothran. Members, Misses Julia Bayard, Joy Harper, May Reynolds, Ethel Hiles, Eva Camp, and Messrs. Pennington Nixon, Hughes Reynolds, Ed Maddox, Sam Hardin, Houston Harper, Alex Bonneyman, Reuben Towers and Tom Berry.

At this time, Miriam was maid of honor in two large weddings, those of Jean Fuqua, who married Governor Beckham, of Kentucky, and Josie Millsaps, who married Senator Guston Thomas Fitzhugh, of Tennessee. Both these girls had often visited Miriam and she them. Both were unusually charming and beautiful. Jean Fuqua was one of the handsomest tall brunettes I ever saw, while Josie was the petite, vivacious type. For these weddings, Miriam was once more provided with gowns as beautiful as those she had as a debutante, and reigned again as a belle. Her scrap-book contains several clippings describing these two important wedding, the many parties given in her honor as well as the bride's, and descriptions of her gowns. In one paper there was a picture of her in the dress she wore at the Governor's wedding. In addition to its being a lovely picture of Miriam it is an excellent example of the style of that period. It illustrates so well the quantities of hand-work that went into making the elaborate clothes.

Recently I wrote to Josie Millsaps Fitzhugh, who lives in Memphis, telling her how I had thought of her as I wrote about Miriam and her friends. The immediate cordial reply was typical of her. Her letter, which refers so sweetly to Rubynjune, follows:

Dear Rubyn:

I am so glad to have your letter and to find out about you. I have never had a happier time than I had

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in Rome, Georgia as a guest of Miriam. I have never had a friend that I was more devoted to than Miriam Reynolds. I can hardly realize that she has passed on.

Thank you for the sweet compliments. I was very gay in those days of the house party and always had a laugh. Your mother's home was one of the most hospitable I have ever known.

When you find time drop me another letter for we ought to keep in touch.

Lovingly your friend
Josie.

Back home again after taking part in the two much-talked-of weddings, Miriam returned to serious work on her music. She hoped for a musical career, and she spent four to six hours daily practicing on her Steinway Baby Grand piano, a gift from Father. But she was burning the candle at both ends. Miriam had never been noted for a robust physique, but rather was referred to as dainty and fragile. She went to New York to study with the best teachers of that day who encouraged her to study for concert work.

In Rome on a vacation, she gave a recital for her friends, which was hailed as a triumph; and so it was if numbers of bouquets of flowers were significant. Afterwards, an admirer sent a hastily scrawled card saying:

Please accept sincere congratulations on your brilliant success of last evening. You never looked lovelier or received more compliments.

Sincerely,
H.R.H.

The summer of 1903, Mother took Miriam to Europe to attend musical festivals and to hear European concert artists. They spent three or four months, not only attending musical events, but also having a look at the treasure of art in which Europe is so rich. May chose to remain at home to see more of her fiancé who made frequent trips to Rome from St. Louis that summer; then too, she was making plans for her marriage to take place in the fall.



Miriam and her beau driving in Ownesboro, Ky.

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Mother left home with lists of bridal finery she was to bring from Europe. I remember a handsome long-coated calling suit of moleskin, lined with red silk. Then there were yards of rose point lace from Brussels, for the bride's coronet and the bertha for the wedding gown. Mother brought linens and underthings trimmed with hand-made lace, fur scarfs and hats to match several beautiful costumes.

May chose October 6, as not too hot, for the first wedding at Rubynjune. But in that she was optimistic for it was like a summer day. Even the late hour of six-thirty was still hot. But fortunately, this possibility had been foreseen, and in this eventuality the bride and bridesmaids were to wear white chiffon instead of silk or satin.

Mother was disappointed that May had not accepted one of the proposals of marriage she had had from several of her Rome beaux, but May was romantically attracted by her own young Northerner, whom she had met herself independently of family introductions, and who fell in love with her without knowing her family.

Feeling, as others also did, that May had not had her full share of attention and pretty clothes, Mother decided nothing should be spared in giving her a beautiful trousseau and as large wedding as could be given in our house. Mother arranged for as many guests as could be comfortably taken care of. To make more space she had the partition between the hall and drawing-room taken out and again Father's bedroom, opposite, was converted into a dining-room as it had been for Miriam's debut party. May's house guests arrived a week ahead to participate in all the pre-wedding parties. The groom, Raymond Scott, and the young men ushers came the day preceding the wedding.

I was very proud to be a bridesmaid in May's wedding. It was the first time I had been included on equal terms. There were so many house guests that two of us decided to dress for the wedding at the Bowie's, just across the street. We drove back with Janie Bowie, who was one of the bride's maids, for our problem was to save our dainty white satin slippers from the dust of the unpaved walk. On that warm fall day Rubynjune was aglow with flowers inside and out. The windows and doors were wide open and there were as many guests on the porch as in the house though it was October.

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May never looked prettier than she did that day. Her white chiffon gown trimmed in white lace became her brunette coloring well. Orange blossoms held her veil which flowed gracefully to the end of her train. She carried a large bouquet of white rosebuds and lilies-of-the-valley. Her bridesmaids, also in white, wore short veils reaching just below the shoulders, while their skirts trailed gracefully on the floor.

To the strains of the wedding march the bride, with her sister Miriam who was her maid of honor, came slowly down the stairs followed by the bridesmaids. May took Father's arm at the foot of the stairs and continued to the bower of flowers in the drawing-room where the ceremony was read. Her bridesmaids in addition to her younger sister were Janie Bowie, Mary Lou Yancey, substituting for her elder sister Sarah, who was ill, and Adelaide Northington of Alabama.

The wedding party was served a substantial supper, as the bride and groom were to leave soon after for the North. Following the custom at Rubynjune, the young couple's health was drunk in grape juice.

Mother's first grandchild was born in January 1905. Reynolds Scott was a handsome blonde baby, who grew up to show all the artistic traits of his talented mother. The young mother brought her baby to visit at Rubynjune later in the year and the Rome paper mentioned the visit as follows:

A Welcome Visitor

Few persons have visited Rome for the first time who have received a warmer welcome and more callers than has Master Reynolds, the young son of Mrs. Raymond Scott, nee May Reynolds.

The young man has had to receive all the friends of his grandparents, Mr. and Mrs. John H. Reynolds, but has borne the ordeal well. And none of the many compliments paid the dear little fellow has, in the least, spoiled him. He has continued the even tenor of his way, growing in health and beauty day by day.

But Reynolds knew his mother only a little more than one year. When he was only fifteen months old, May re-

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turned to her old home a very ill woman indeed. She expected a baby in June of that summer, but her health was such that she died in giving it birth.

Mother's second grandchild was christened May Reynolds Scott. The new baby was loved devotedly, but she could not fully comfort the family for the untimely loss of May who was only twenty-four when she died.

Upon this occasion, under the caption, "Death Visits Rubynjune," one of the Rome papers carried the following tribute to our beloved sister:

Scarce three years ago a radiant young bride passed out the doors of Rubynjune. Today, a loved wife and devoted young mother sleeps there in death. . . .

Her years of absence accentuated the sorrow that descended as a great shock upon loved ones and friends in the going out of May Reynolds Scott's radiant life. Rome in its length and breadth stands with bowed head and dimmed eyes in the presence of this deep sorrow. In sympathy the heart of a city full of friends goes out to the young husband, parents, and sisters and brothers. And to two little babies, so unconscious of what has passed out of their tiny lives before they were permitted to taste the sweetness of a mother's love. As a legacy these beautiful children are left to be raised by another's hands.

May's children lived with her mother and father for a time, but the responsibilities of caring for two strenuous youngsters proved too much for Mother in her sixties and she was forced to allow them to be taken to their father's family. Mother was quite ill when she reluctantly allowed them to go for though she knew they could return for frequent visits, she wanted them reared in the South among their mother's friends.

A year later there was another family wedding. Hughes married Mary Taylor, the daughter of Congressman G. W. Taylor, of Alabama. The wedding took place on June 26, 1907. Mary was graduated from Goucher College in 1903 with high honors. She was warmly welcomed into our family circle. The time since May's death had been short and

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Reynolds Scott at one and one half years
with his Uncle Hughes

Father and Mother did not go to Alabama for the wedding,
I alone accompanied Hughes. We were guests in the



Mary Taylor Reynolds, 1907

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Taylor's beautiful home for two days preceding the wedding and the proverbial hospitality of a large Southern house was a pleasure indeed. Mary had a large church wedding, as pretty as any I ever saw, and perhaps the hottest wedding I ever attended. The men in their tails and white ties wilted visibly as they stood through the ceremony, while the girls, in their lace gowns, looked as fresh and cool as a May morning.

At that time Hughes was cashier of the Citizen's Bank of Rome, and he took the president, Sproul Fouché, down as his best man. Lucie Taylor, Mary's sister, just my age, was a bridesmaid as well as I, and we became warm friends. The wedding party was composed of six couples, divided into groups from Rome and those living in Demopolis.

Mary was a beautiful bride in her exquisite gown of white satin fashioned with high neck and long sleeves. Her long, full veil was held among her blonde curls with orange blossoms.

A large reception at the Taylor's home followed and everyone had an opportunity to see the extraordinarily large display of wedding presents. Mary's father had been the Congressman from his district for many years and the whole family were favorites both in Alabama and in Washington.

The young couple left immediately for an extended wedding trip, after which they returned to their home in Rome. Hughes was much complimented on his attractive young bride, who, in a phenomenally short time, won all of Rome as her friends.

Mother had her second wedding at Rubynjune on September 10, 1910. Mine was in the garden, early in the morning. The time of weddings in Rome usually was determined by the schedule of outgoing trains and ours left at nine-thirty a.m. Mother served breakfast in the garden. The simplicity of the morning wedding without attendants was my idea, not Mother's. My disrespect for a good many traditions distressed her and puzzled her too. Today, I wish I might tell her that I have, in maturity, learned their value.

My idea of an informal garden wedding was largely to relieve Mother of the responsibilities of a more formal house wedding. But I fear that was not the case. Mother

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wanted it to be perfect, whether formal or informal. Arrangements were well along when we discovered that the grass under the tree I had chosen as background for the ceremony, as indeed the lawn surrounding it, was not dry from heavy dew at so early an hour. Mother promised it would be dry if she herself had to dry it, and the night before the wedding, indomitable Mother had that part of the lawn entirely covered with matting, a summer weight carpet used much in the South.

The word "obey" was omitted from the short ceremony by request. I never had learned very well the meaning of the word. The ring was not used because in my youthful mistaken way I thought the wedding ring bore the connotation of "bondage." I had taken my study of customs and survivals too literally.

Though I had been rather cocky in my attitude toward the difference in Will's and my heights--it was not noticeable when we were on horseback--as the time drew near for us to stand side by side at the wedding ceremony before an audience I became self-conscious. With no horse to set me up I felt very small indeed. Without saying anything to anyone I placed two bricks where I would stand and covered them with grass. Thus I eliminated the possibility of amusement creeping into the solemn occasion.

During the weeks just before the wedding there were many parties given by my family and friends. To some of these I wore dresses from my trousseau. It was just as well, for as the wife of a graduate student at Columbia, there was not a great deal of use for them in New York. One of my less useful outfits was a dress with a three-quarters coat of matching material, called a "calling gown." The skirt touched the floor. It was made of lavender broadcloth with touches of pale yellow on the waist. The hat combined lavender and yellow. With it I wore high pointed shoes of black satin with pearl gray buttons, ten on each shoe. Low shoes seldom were worn on the street then. I found more use for such costumes the following year when Will taught at Princeton.

One of the newspaper accounts of the wedding, which gives the essential points, follows:

Miss Rubyn Reynolds, of Rome, and Mr. William Fielding Ogburn of New York, formerly of Georgia,

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were married on Thursday morning in the presence of relatives and close friends at the suburban home of the bride's parents, Mr. and Mrs. John H. Reynolds, of Rome. The ceremony took place in the garden and the bride was gowned in white linen with Irish lace and a picture hat of Irish lace. Previous to the ceremony many delightful affairs were given in Rome for the young bride, who is a favorite

Mr. and Mrs. Reynolds entertained the wedding party and all the guests from a distance and a few other friends at luncheon Wednesday at one o'clock. Wednesday evening the bride's parents entertained at the Coosa Country Club in honor of the wedding guests.

Will's mother came to Rome for the wedding, as did his brother Charlton and his wife Dorothy. I gained a sister that day who has remained a staunch friend. Several of Will's college friends also came. One of these, Roosevelt Walker, who now teaches at the University of Georgia, went almost too far and accompanied us to New York. He was a fine protector, for no one could believe a bride and groom would tolerate a third person. Years later, when Roosevelt made a speech in Rome, he told the audience he had once assisted in a courtship there.

This remark reminds me of one made to Mother by her neighbor, Mrs. Yancey, soon after my wedding. My friend Mary Lou Yancey had married a rich steel man and Mrs. Y. thought my teacher no great catch. When she and Mother met at the garden fence she gave a glowing description of her daughter's fine house and gardens in Mexico where they were living. Mother was a little bored after a time and as her attention wandered a bit Mrs. Yancey suddenly remembered herself. With an expression and tone verging on those of sympathy she enquired of me. It was plain to see what she was thinking when she said "Well, Mrs. Reynolds, you just never can tell how things are going to turn out--look at Ellie Lou Axson!" Ellie Lou Axson, who had lived in Rome, married Woodrow Wilson, who was a teacher before becoming president of Princeton.

Mrs. Y. meant only to be tactful but she provided us with a phrase that Will and I use to this day. "Just look at

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Ellie Lou Axson," we say when someone's choice seems to us on the doubtful side.

We did not have time to get homesick that year for by spring several members of our families had come to New York for one reason or another. Will's mother came to stay with us for a while and Father, Mother and Miriam came for their annual visit.

Miriam studied piano with the famous Joseffy, as she had been doing for the two past years. She lived in a hotel where there were other music students and there was no objection to the long hours of practicing. Mr. Joseffy did not spare her and she had to work very hard. She also had instruction in counterpoint and musical composition with other teachers. One of them, who later became one of our best-known composers fell a victim to Miriam's charms and she was almost persuaded to marry him.

When she returned home she carried with her a note signed by a nationally famous concert pianist, which said:

Miss Miriam Reynolds has studied an extensive repertoire under me the past two years.

I heartily recommend her as an artist, and pianist of superb token and most brilliant attainment, fully capable of entering a professional career, should she so desire, and worthy of the best management.

But this was not to be. A little later she had an attack of neuritis in her right arm which put a stop to her practice and blasted her hopes of a career as a pianist. Naturally, her disappointment was keen, but as she reluctantly accepted fate's decree, she turned her attention to teaching.

In 1912 Mother joyfully welcomed to the family two new grandsons. Hughes' son was born in February and mine in April. Mother insisted I leave the cold North and spend the most of that winter in the Georgia sunshine. It was the last long stay I had with my family and the visit was made memorable by the fine warm weather we had all winter and spring. Day after day and week after week I sat in the sun, wrapped in a rug on the coldest days which were not cold at all compared to New York and New Jersey. The two babies, Ren and John did not exactly play together that summer but they were often seen together on the lawn

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at Rubynjune. They were photographed and admired all summer by a doting grandmother.

Mother divided her time between the babies and me. I had been very ill and was recuperating slowly. With her usual concentration on the job at hand she made my illness and convalescence as easy for me as possible. However, we gave her a six-weeks rest when, after Will's return from Columbia, we went to Gainsville, his old home, to visit Ross and Jane McConnell. The McConnell's famous Cherokee Camp, where Ren and Fielding spent so many happy days with that unusual family, had not been even thought of then; and Bill, their only child, was a golden-haired tot of two.

When fall came and it was time for us to leave for the Pacific Northwest Mother decided she would go with us to give what help she could with the baby. I would not be surprised if she saved little Ren's life, for my ignorance of babies was a hundred per cent.

In the first twelve years of the new century Mother had tasted of both joy and sorrow. She had gained a charming daughter and an admired son. She had welcomed four lovely grandchildren, but she had lost a devoted daughter. May's place was vacant. Mother carried her close in her heart with her two sons, Will and John.

XIII

AFTERNOON OF LIFE

As Mother approached the afternoon of her life she was tired though she did not admit it in so many words. To keep open house as she did at Rubynjune was enough to tire the most rugged. Though Miriam gave much of her time to housekeeping and assisting her in many other ways Mother felt the need of a rest. She claimed she was always being pushed into more activities. The truth is that she was an extrovert who pushed herself to do more and more for other's enjoyment. While she wanted the leisure to "catch up with her reading" as she said, at the same time it was hard to change the pattern she had followed for so long.

Miriam solved the problem by suggesting they close the house for awhile and live at the Forrest Hotel. They took a suite of rooms including a studio for Miriam where she continued her teaching. While the winter in town was restful Mother missed her home. She especially missed her library and garden. Most of the library had been accumulated over the years by Mother and Father through careful choice but based upon a nucleus inherited from their parents. In her imagination Mother liked to think of herself spending her old age sitting in that pleasant room quietly reading. Nothing could have been further from reality for one of Mother's dynamic personality. Gardening on the other hand had more action in it, and was more suited to the afternoon of her life. Mother was the kind of person who had only to plant a flower to make it grow. Her love of them seemed to tell her what to do to make them flourish.

In the South gardens had always been popular. Especially had they received much attention along the Seaboard and the Gulf. The Virginia, South Carolina and Georgia coast had the finest gardens in the United States. Traditionally men were the gardeners along the Atlantic and Gulf coasts. Plantation owners vied with one another to see who could produce the largest gardenias, the longest-stemmed roses or the deepest pink camellias. Following this tradition Will



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Ogburn's father who lived in South Georgia, was the gardener in his family and had a beautiful rose garden at his plantation, which may very well explain Will's own love of gardening. As one left the large plantations of the coastal area gardens became somewhat simpler perhaps but no whit less popular. As in California, flowers are natural to the South and little effort is necessary to grow them. The sunshine is there and for the most part the soil is favorable. Just the opposite are gardening conditions in Chicago where the soil is poor, and the winter cold and summer heat are equally too severe.

Winter and summer there was something blooming in Mother's gardens with the exception of about six weeks of the coldest months. During such time the potted plants were kept in a "pit" dug about six feet in the ground and covered with glass to catch the warming sunshine. Shelves extending one beyond the other, leading from top to bottom enabled every plant to receive its share of sun.

When Mother enlarged her gardens Hughes it was, I think, who suggested she try peonies, a flower not very often cultivated at that time in the South. I remember he enjoyed with her planning the new experiment, and especially did they enjoy the successful results. The tennis court, between the oak grove and the front lawn was taken over for the peony garden. Those of us who had gathered there with our friends for doubles and singles on late afternoons reluctantly watched its transformation into a flower garden. I kept thinking of the good times we had had, as well as good games of tennis. As we rested, after a match, we consumed unlimited amounts of iced drinks. Will Ogburn, a tournament player, had been obviously but quietly pleased when I suggested that the men play singles, thus releasing him from a poor female partner.

The peonies surprised even Mother and Hughes. They grew the finest ever seen in Georgia or maybe in the South, for all I know. They succeeded so well that Mother marketed the flowers, first giving her friends the choice of the finest. Frequently she sent huge bouquets of peonies to Father who loved to show them off in his office. Father always got the pick of Mother's gardens.

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Goodby to our tennis court!
Mary Lou Yancey, Gene Pittman, Susie Bowie,
Will Ogburn

A Flower Show was held at Rubynjune which was described by the Rome paper as follows:

"Flower Show at Rubynjune
Impromptu and Beautiful Affair"

June and Rubynjune, to Romans who have been privileged to enjoy the gracious hospitality of the owners, Mr. and Mrs. John Reynolds, are synonymous, as at that season of the year the beautiful grounds at Rubynjune are at their zenith in color and beauty.

However, just now, even though the Dorothy Perkins, which clambers over walls and arbors, are not flaunting their rosiness, the gardens have never been lovelier and the variety of flowers never so handsome and perfect.

The terraces are a labyrinth that would rival those

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Mother also raised chickens

of a professional horticulturist and when one's gaze encounters the peonies it would be hard to convince anyone that Mrs. Reynolds is not just that.

The rose pink peonies look like immense powder puffs and the white and crimson ones, though not so large, are just as becoming.

The choicest roses and peonies have been gathered and put in graceful receptacles on the verandas and make a flower show that will compare with the best.

As flowers and gardens are of some paramount interest now Mrs. Reynolds extends a cordial invitation to flower lovers to visit the gardens at Rubyn-june this afternoon and Thursday.

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As an active member of the Woman's Club of Rome, Mother was Chairman of the Conservation Committee. She used the office to extend her interest in growing trees, shrubs, and flowers to benefit the town. She pled for the conservation of the town's trees and shrubs, so often not appreciated by the Chamber of Commerce. That her leadership in this line was enthusiastically praised is shown by many newspaper accounts of her work. It would have been a fine thing for Rome had she begun her conservation program earlier.

Indeed, Rome had already lost much of its charm through lack of vision of the city fathers. They saw Rome as a future large city with paved streets and automobiles, and whoever heard of a Chicago or a Cincinnati with trees on the main street? One city father proposed the name of Broad Street be changed to Broadway. At one time Broad Street had four rows of the most beautiful old oaks in existence; one row on each side provided shade for the broad sidewalks and down the middle were two rows shading a parkway. However, when the street was paved the fine old trees came down. To Mother it was a crime she never forgot.

In an open letter on the subject of conservation Mother condemned the mutilation of trees. A paragraph in her letter concerning that subject which was published in the Rome paper, follows:

The mutilation of trees in the city or on country roads should be forbidden by law. Every tree should be jealously guarded, not for its beauty alone, but for what it is intrinsically worth. Trees can starve for want of proper food, can wither and die for want of water, and bleed to death at times, when the tree butcher comes around. The life of a tree is like a man's life, sustained by the nourishment and consideration of its surroundings.

In this letter Mother continued with pleas for conserving the remaining beautiful trees of Rome, concluding the letter with this question to the school children: How many could tell her the name of the evergreen, flowering tree, indigenous to the South, which the "tree butcher" never

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dared to touch? The child who answered correctly--the *Magnolia Grandiflora*--would receive a prize.

The evergreen magnolia was a favorite of Mother's. It truly is a magnificent tree with its broad, shiny, green leaves and its enormous white flower whose petals have the texture of a gardenia. This tree sometimes grows to the roof of a two-story house. Mother had planted several at Rubynjune, and there was nothing in her garden she enjoyed more. In a speech she made preceding Arbor Day she suggested that day be made a "tree planting festival," and promised herself to plant two rows of magnolias to border the drive approaching Myrtle Hill Cemetary. This she did, to the pleasure of all Romans then and in the future.

Mother expressed herself as well on the platform as in print, and she spoke frequently on the subjects that held her interests. In a talk she gave concerning more general conservation she included the following, which I quote from the Rome Tribune:

Conservation by water control and flood prevention is of great interest just now. The Wenlands-Broussard river regulation bill will be introduced in the next Congress for consideration, and every club woman identified with the work for conservation of natural resources should have a copy of this bill, so as to understand its aims and provisions. We Romans are not less interested in water control and flood prevention than in Southern highways, for we have three rivers whose overflow is susceptible of becoming an asset to our town and country, or left a ruinous waste of land and water.

She concluded the speech offering to send interested persons a copy of the bill.

The great conservation movement had been started in the United States by Theodore Roosevelt, when he was President. This movement was quite along the lines of Mother's interest. The battle for conservation was not won easily. Many years of hard work were required. In fact the work still goes on. Presently the emphasis shifted somewhat from forests to soil, and to conserving food.

As the first World War drew more and more soldiers

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from the farms to the battle lines, the conservation idea was naturally applied to food of which there was a world shortage. So food conservation was included in Mother's program for the Conservation Committee of the Woman's Club. She felt she should practice what she preached and did more canning than usual, though I had never known the day when her shelves were not bulging with jellies and pickles. It seemed to me that any time one could reach into Mother's pantry and come out with a jar of the favored watermelon rind pickle or brandied peaches. Following a talk she made on canning surplus foods the Rome tribune wrote of her abilities in that line as follows:

Mrs. John H. Reynolds has conserved over two hundred and forty-five jars of vegetables divided between one and two quart jars, besides a large number of jars of sweet pickled peaches and jellies and preserves. Someone asked Mrs. Reynolds why, with a small family, she had canned so much with her own hands. Her answer was, "I practice what I preach. As Chairman of the Conservation Committee I feel it is my duty to conserve all I can at this time. I do not expect to use in my family all that I have saved from waste."

Previous to her conservation work and in addition to it, Mother was active in many other civic projects. She was a charter member of Rome's chapters of the United Daughters of the Confederacy and the Daughters of the American Revolution, and at different times she had been president and held other offices in each. While today these two organizations perhaps are looked upon as a bit superficial in their activities, their accomplishments were not without value. The historical records kept by these two organizations is enough to justify the existence of each. Those who cast slurs upon them in modern times are apt to be the very young who do not yet realize the value of history as does the man of mature years, or to be the shallow European new-comer who tends to minimize the traditions of our country. Many of the youthful, radical writers of today fall into both categories. They are too young to grasp the significance of our history and too imbued with

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their subject of social problems to interpret it correctly even if they knew it.

Mother also was a member of the Colonial Dames, an historical organization which accomplished much for the South. While Mother was justly proud of her one-hundred-per-cent colonial heritage, she did not confine her club work to those patriotic organizations. The interests of the Woman's Club necessarily were broader, and perhaps through it she accomplished her most important objectives. In that organization, with Mrs. J. Lindsay Johnson and Mrs. J. A. Rounsaville, two civic-minded Rome friends, she worked for Rome's improvement. Mother helped secure the district nurse in Rome, and she worked for many years to get the Floyd County Hospital which was so difficult for Rome to obtain. It was her idea that the depressing name "County Poor House" be changed to the happier one, "County Home." In fact it was through her efforts a new county home was built.

Regarding this phase of Mother's civic work I have recently received a letter from her close friend and co-worker Maynor Holmes McWilliams. Maynor wrote to remind me of some of Mother's achievements she thought may have been forgotten. While I had not forgotten I was glad to learn that others have remembered Mother's contributions to her home community. Certain parts of this letter which expresses so well Maynor's appreciation of Mother's work can appropriately be included here. I omit her words of approval of my efforts to write this brief record of Mother's life and give only what she has to say of her civic work.

There are enduring memorials here in Rome to her kindness, mercy and vision that you may not know of or may have forgotten. First of all, the present splendid modern county home was built at her request. She was appointed to inspect what was called at that time the "County Poor House" and when the grand jury asked for her report she said the only thing she could report was that the building and everything in it should be burned and a new modern one built, including a wing for negroes, and that it should be called the "County Home." All of this was done with

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beautiful grounds surrounding it.

Then entirely through her advice the Auxiliary of the Presbyterian Church gave to the Floyd County children's clinic five hundred dollars to supply the dental equipment. As chairman of the clinic I was so grateful for this far-reaching benefit.

Also, through her vision and hard work as well, she persuaded the city council to buy the property adjoining Myrtle Hill Cemetery fronting on South Broad Street and allow the conservation department of the Woman's Club, of which she was chairman, to landscape it as a park and a bird sanctuary. No lots were to be sold for burial purposes. When this work was completed what had been an unsightly settlement became an area of restful beauty.

After the first World War, with Mrs. Reynolds' consent, the "Known Soldier," who happened to be a Floyd County boy, was buried in this park and it has since been called Memorial Place. Each 11th of November the Armistice Day celebration is held there.

The avenue of magnolias leading to the entrance of Myrtle Hill Mrs. Reynolds also had planted. They are so handsome now and each year keep faith with her as their gorgeous white blossoms fulfill all that she wished of them.

The life size, splendid portrait of Dr. Gwaltney that greets you in the entrance hall of Shorter College was your mother's thoughtful idea. She and several friends made this appropriate gift to the college.

I feel sure there are many other undertakings that your dear mother sponsored in the years of her constructive life but these few I think of now will always endure.

In her letter Maynor thoughtfully inclosed a picture of Memorial Place and a newspaper clipping of last Armistice Day, 1947, in which Romans were reminded that Mother was responsible for its beauty. It was a fulfillment of her dream spoken of many years preceding:

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Impressive Service.

The impressive service was brief, Mrs. Luke McDonald, the president of the Rome Woman's club, after a song and invocation, requested a report of the conservation committee. Mrs. John H. Reynolds, chairman of the committee, and the very inspiration of all accomplished, prepared a resume of the works covering the period of three years' efforts. The city committed the plot of ground on the main avenue of the south ward to the care of the committee, and Mrs. Reynolds' plan was to screen the terrace above which is used as cemetery lots from the view of the public, secluding the bereaved as they performed the last sad rites for their dead. When the dreams come true the all-sacred place will be a park of great beauty, with shrubbery of every species named in the Bible where birds nest and sing.

Since these were the days of the battle for woman suffrage, it is appropriate to give Mother's views upon that subject. She believed that women should vote, however, she did not work actively for it. She thought it best not to force the issue but to let each state decide for itself. That was her opinion in a nutshell.

The woman suffrage movement had its first successes chiefly in the West with its scarcity of women and its freedom from conservative traditions, and in the highly urbanized states in the North. In the agricultural South, with a background of tradition from rural England as typified by the wide reading of Sir Walter Scott's writings, enthusiasm for women's suffrage was hardly to be expected.

Yet strangely enough Mother's father had been in favor of woman suffrage and had often discussed it with her. So Mother was in favor of it too, but took no important active part in the movement.

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When the subject of woman suffrage was up for vote at the biennial meeting of The General Federation of Women's Clubs, at Chicago, in the early 1900s, Mother was a delegate from Georgia. Upon her return home she was interviewed by the Rome press and very interestingly described the meeting and related the adoption of the woman suffrage plank. The New England and Southern delegates were, in general, conservative and opposed to its adoption. In the interview Mother referred with enthusiasm to speeches by Mrs. Carry Chapman Catt, famous historic figure in the great cause of woman's rights, Jane Adams of Hull House fame and America's most distinguished social worker and Ella Flagg Young, nationally famous head of Chicago's public school system. She also mentioned the speech of Margaret Wilson, the daughter of the President of the United States.

Mother was not awed by these nationally famous speakers, since she was never awed by anyone, but she was immensely impressed. It was her first opportunity to hear any of them. She was encouraged by them, especially Mrs. Catt, to hold firmly to her opinion that women should have the vote.

Mother liked to travel. She liked to see new places and meet new people. It was not often she and Father traveled together but they always took two weeks vacation together in the summer. Her favorite vacation resorts were those I mentioned earlier, Saratoga Springs, New York, Warm Springs, Virginia, French Lick Springs, Indiana, and Tate Springs, Tennessee. In later years when she and Father and Miriam made trips together, they usually went to Florida for the winter months. In the 1890s Florida was not yet a resort.

Mother's fifth grandchild, Margaretta Reynolds, was born in August 1914. Like all grandmothers, she adored her grandchildren. She often had Reynolds and May Scott for long visits and every two years I took my sons to visit Mother and Father. They felt they were fortunate that John and Margaretta lived nearby and Rubynjune could be their second home.

Howard Reynolds Ogburn was fondly called "Ren" by the family and still is. On his first visit to Rome he was a few months over two years of age. He enjoyed the long trip

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from Portland to Rome more than his mother-nurse did. He took to traveling as a duck takes to water. However, when Mother met us at the station in her victoria with two prancing horses he was a bit taken aback. In Portland he had seen more automobiles than he had horses. He survived that surprise though and began to ponder on the stories I had been telling him of Rubynjune, my home for twenty-five years. He had already lived in a university apartment, a borrowed house, and his present home and he was impressed by the fact that I had lived only at Rubynjune, but he was not favorably impressed as I had thought. As we drove up to the house he said, "You lived there twenty-five years, Mother?" To my "Yes" he said, "It must have been very tiresome!" I was startled. This point of view was a shock to me.

Up to this time Father and Mother had not owned an automobile. It was strange that they who had been among the first to make changes in household equipment, installing the latest gadgets immediately they were known, should have been slow in adopting the newest form of transportation. It was as if they were too pleased with things as they were to change. By 1905 Hughes had his car but Father waited several more years. When I was married in 1910 I remember we drove to the train in a carriage drawn by two white horses.

Father and Mother had seen many changes in transportation. Father saw his first train in 1854 and he was deeply impressed when his mother took him for a trip on it.

When the first steamboat came down the Hiawassee River near Benton, Tennessee, his early childhood home, his father took the entire family down to see it come in. Years later he wrote in his diary that though he had traveled all over the United States via Mr. Pullman's most luxurious equipment he had never been so impressed as he had been on his first train trip with his mother.

When Mother was a girl living in Alabama, she and her sisters often went by stage for a day's shopping in Rome. Later the steamboats on the Coosa River provided passenger service for the district between Rome and northeast Alabama. Soon after Mother made her home at Rome she went by boat down the Coosa with her little sons Hughes and Will to see her parents. She wrote Father saying the

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river trip was very pleasant and the boys as good as gold. Another transportation experience of the Reynolds family was with the "dummy" railroad. In the early days in Rome, the "dummy," a small car run by steam, supplied transportation for the suburbs while the horse-cars served Broad Street and Second Avenue, the main thoroughfares. In the middle 1890s the horse-cars were supplanted by electric cars.

To go back even further when Mother's parents were married in 1839, the usual mode of transportation in their section of Tennessee, was by carriage or more often by horseback. Grandfather and Mother Turnley took their wedding trip via horseback for good roads were scarce. They rode from Mt. Harmony, Tennessee, Grandmother's home, to Cedar Bluff, Alabama, their new home, a distance of more than a hundred miles. No doubt while making this journey Grandmother thought of a long horseback trip on which her father took her as a girl to visit relatives in Kentucky. Too, she often had heard the story of her great-grandmother's ride from North Carolina to Baltimore. Her great-grandmother had been Prudence Sater, who married Benjamin Howard, of Maryland, in 1762, and went with him to establish their new home in North Carolina. Years later Prudence became homesick to see her family and at the time there seemed no more practical way to make the journey than by horseback. She courageously set out with one of her young daughters and by slow stages rode to Chestnut Ridge Plantation, north of Baltimore, where she had a joyous reunion with her mother and her sister Discretion. Prudence's mother was the daughter of William Towson, whose plantation was where the town Towson, Maryland, is today.

At Rubynjune horses and carriages supplied most of the transportation needs. The family ran through a varied number of conveyances in the 1890s and early 1900s. The first of these I remember was a surrey "with a fringe on top." It was comparatively light in weight and was drawn by one horse, as was a square-topped buggy, also fringed. There was a rig called a "hack" that was reserved for bad weather. I remember being driven to and from school in it, buttoned inside heavy leather curtains to protect me from the cold and rain. From early childhood, I, myself, had a

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high cart with two wheels (out of which I once fell when my pony stumbled). I also remember a two-seater for four persons in our carriage house, then called a "trap," which was driven by the young people, as was a high one-seated buggy, both without tops either fringed or plain. Though at times Mother herself drove one horse to a low buggy with a square top her favorite was the victoria, with two horses. She especially liked her late-afternoon drives on the quiet roads around Rome where she usually met some of her friends being driven out to enjoy the cool of the day. Though in winter the victoria was open to the cold breezes we kept warm by the sunshine plus robes and fur wraps. If the cold was severe we warmed our feet by hot bricks wrapped in heavy felt placed on the floor of the carriage.

Perhaps the last acquired of our horse-drawn conveyances was a stylish-looking closed one, especially pleasant for winter driving. If I remember correctly, it was called a station wagon, but it had no resemblance to those used today. It was more like a Brougham, with one seat closed in, and with a driver's seat in front. The coachman sat in front alone in his long tan coat and high tan hat.

The first person in Rome to acquire an automobile was Will West. As if the automobile itself was not spectacular enough, his was a bright red one that threw the Rome horses into a panic, as it also did the Rome ladies who were accustomed to their usually uneventful afternoon drives. It was inevitable that Will's red car should be called "the devil." The ladies became so disturbed at the prospect of meeting Will's speeding and noisy red car that they were reluctant to leave the house in their carriages. Mother hit upon the idea of calling him by telephone and inquiring the direction he intended to drive on a given afternoon. I can hear her now, "Well, Will, if you could tell me if you intend to drive to South, North, West or East Rome, I could make my plans. It is very annoying not to have a single quiet road where I can be assured of a leisurely drive." To pin Will down and force him to make a choice of directions was typical of Mother. She was pretty apt to make the other fellow do her way. Another family joke illustrates how sometimes the "other fellow" didn't like that trait of Mother's. One spring when it was time to roll the tennis court and get it ready for use, Miriam sent for a negro man

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who worked for us from time to time but had left because of a disagreement with Mother. After respectfully listening to her outline of the job to be done, Jack said, "Miss Miriam, does I work for you or does I work for Mrs. Reynolds? I'll come if its for you." Mother had the respect of her servants but not their love. She supervised them too closely for comfort.

Mother could enjoy a joke on herself as well as anyone and told it with fine humor. She reported a telephone conversation with a butcher she tried to bully into arranging a delivery to suit her. Her regular butcher did not have what she wanted and she called one she did not know very well. When he was reluctant to deliver at some inconvenient hour, Mother threatened not to trade with him in the future, to which the butcher replied: "Mrs. Reynolds, I have got on very well for ten years without your trade and I guess I can continue to do so." For once she did not get what she wanted.

To go back to Mother's leisurely driving Will West interrupted, the speed of the "gasoline buggy" won its acceptance eventually by the Reynoldses. Mother and Father, however, certainly did not rush to buy the new car.

Long after enough cars were on the streets of Rome to educate all the horses in town, Mother clung to her comfortable victoria. Though later they acquired several automobiles, neither Father nor Mother at sixty-five learned to drive one. As in everything else she did, Miriam was an excellent driver, but a chauffeur was necessary for Mother's convenience. She found two hours driving was enough for a trip to Atlanta or Chattanooga where the family often went on business or pleasure. While leisurely drives to the suburbs of Rome had formerly sufficed for afternoon pleasure it now seemed pleasant to drive to Cedartown, thirty miles away, to have dinner and drive home by moonlight.

From a cautious man who had advised slow driving Father changed into one who urged the driver to greater speed, to save more and more time. Perhaps he felt that as I feel approaching my sixty-third birthday, there is so little time left. Indeed, the automobile which has had such a powerful effect in changing the habits and customs of the world, changed Rubynjune too.

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Father's capitulation to the new demand for speed did not pass unnoticed by his friends. The Tribune Herald commented upon it as follows:

John H. Reynolds Converted.--

John H. Reynolds, local banker and philosopher, writer and expert in many things, has finally and forever abandoned his adverse views on automobiles and automobilists. He yesterday became converted to the most modern speed theories and may hereafter be expected to toot the indignant horn or indignantly toot the horn of the new Buick he has purchased at any foolhardy wayfarer who so far forgets all sense of safety as to venture into a street in which Mr. Reynolds' auto is being driven--or even where it is standing still. Having become converted, Mr. Reynolds, like all new converts, is now said to be a very zealous speediac and city ordinances, small dogs, telegraph poles and other such impediments to speed had as well be forgotten. When you see a nice new Buick tearing through the streets, with the firmly-set face of Mr. Reynolds within the purview of your vision as it takes in the shiny car, and you hear violent noises made by an auto horn--that will be the Reynolds Buick and dodging, fast and skillfully will be your safety.

In the new automobile Miriam frequently took Mother driving. But Miriam was a great asset at home, too. Mother was more fortunate than she knew in that Miriam the unmarried daughter was to remain at home. And doubly was she fortunate when Hughes and Mary bought their pretty place nearby. Living across the street enabled Father and Mother to see and enjoy their growing young grandchildren, Margaretta and John, and Hughes came oftener to visit with them, as did Mary also. Hughes, with his understanding of the difficulties encountered in growing old, lent himself unstintingly to his parents throughout that phase of their lives.

As Mother approached her seventies she did not act that old. She acted more as the average woman does in her fifties. I well remember the pretty flowered hats that

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frequently came from New York and Mother's dainty high-heeled slippers that seemed to say to the world she never intended to grow old. Miriam aided and abetted her in all the little vanities, and she was thought to be younger than she was.

While Miriam kept Mother looking young, Mother gave Miriam strong support in her musical interests. Together they encouraged the young musicians of Rome in organizing an orchestra with which Miriam often appeared as soloist. Also Miriam trained a group of young singers who gave light opera from time to time. While she was president of Rome's Music Club she brought many top-flight artists to give concerts in Georgia. Elizabeth Rethberg, a star of the Metropolitan Opera, gave a concert in Rome which was announced in the Atlanta paper as follows:

Miss Mirian Reynolds, of Rome, Ga., requests this journal to note the appearance of Mme. Elizabeth Rethberg, Metropolitan Opera Company star, who sings in Rome next Tuesday, February 19th. Mme. Rethberg was presented a gold medal in New York, December 15th, as being "the most perfect singer in the world." This is a rare opportunity for lovers of music's highest expression, and THE NEWS grants this space gratis in an effort to foster the spirit.

Concerning a series of both song and piano recitals Miriam gave at that time, a clipping in her scrap-book has this to say:

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Brilliant Audience Testify to Honor
of Fair Prophet in Her Own Country

In the brilliant series of musical events which have brought fame to Rome as a musical center, the piano recital last evening given by Miss Miriam Reynolds stands out as a notable and particularly brilliant art.

The enthusiasm and appreciation of the cultured audience was unbounded testimony to the honor of this fair prophet in her own country. The program grew in beauty and power with each group of selections and the last group came as an effective climax bringing the evening to a beautiful close.

Seated before a magnificent Steinway grand, whose notes poured forth in melodiously wonderful response to her every touch, the fair performer fairly swayed her hearers, by her faultless rendition of a program arranged by Joseffy whose name in the realm of music stands out pre-eminent.

The little subsidiary themes and passages which composers employ and which add to their themes, Miss Reynolds interprets with much the same intelligence as in the greater themes and much of her success as Joseffy's favorite pupil lies in this point.

She was showered with great armfuls of American beauties and carnations and wearing a French gown of spangled chiffon over pink satin was a picture embodying all of the attractiveness of a typical Southern girl.

The lower boxes and pits were filled with admiring friends.

Miss Reynolds will return to New York shortly to resume her study with Joseffy.

Miriam's interests were so much a part of Mother's that no line could be drawn between them. Mother thought Miriam's musical work equally as good for Rome as her own civic work. Along with preserving the natural beauties of Rome and fostering the welfare work Mother did her share in getting a new auditorium and improving the roads. On the subject of the uses of the recently built auditorium



Miriam, 1918

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she wrote suggesting it be used for the development of Rome's musical life, as shown by the following paragraph from her open letter. Under the caption, Mrs. John H. Reynolds Gives Views on Use of the New Auditorium, she said:

You will perhaps admit that Rome has been slow to appreciate the real value of music, and a knowledge of what music should be in the life of a town or city, and what it means to have children taught music in the public schools as a regular study; but Rome, like many other cities, is awakening to this important factor in the education of children. All praise to those who are bringing this about; but there is a step higher than music in schools, and that is music fostered by municipalities. Twenty years ago this would have been a strange idea to present; but now it is good to know that several cities in the United States have municipal music, and with a wonderful community spirit they have municipal organizations that they may further inspiration and education of their people in a musical way. Among these cities are Portland, Me., Atlanta, Ga., Pittsburg, Pa., Buffalo, N.Y., Tulsa, Okla., San Diego, Cal., Springfield, Mass., and San Francisco, Cal.

Rome's auditorium, built in spite of adversities, would be an ideal place for the furthering of musical inspiration and education.

It is interesting to note that in this letter, Mother suggested the uses for the auditorium that came into general favor in recent years. She was usually a little ahead of her time. Another letter of this date which is in her scrapbook is to the Board of Roads and Revenue. It concerns a new road to be built between Rome and Lindale, five miles distant. Mother said the undersigned wished to call their attention to the many reasons why the old road between Rome and Lindale should not be paved but rather an entirely new road should be built. The old road had many right-angle turns and was dangerous. Her arguments were pertinent and showed foresight. Largely as a result of her letter the old road was repaired for local use and a new



Mother about 1917

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and more direct one was built.

In the afternoon of her life, Mother had turned her attention more to civic life. She had made a beautiful home for her growing family which became a center of the town's social activities at that time. She had been the inspiration both for her children and her husband. When the children were grown and the debuts and weddings were over, she used other channels for her good judgment and administrative ability; channels which other older women with less vitality and initiative sometimes neglect.



Mother under the wisteria arbor

XIV

ALWAYS YOUNG

Shortly after the end of the first World War, Mother and Father were surprised by the birth of their sixth grandchild, William Fielding Ogburn, Jr. on August 20, 1919, in Philadelphia. We had stayed in Washington during the last year of the War and I found a hospital in Philadelphia which I liked. To spare Mother the unnecessary worry I had not informed her of the prospective birth. Little did we know that little Fielding would grow up to be exactly the right age to participate in World War II nor that his elder brother would volunteer to go over seas with the United States forces. Both served their country well and faithfully. Fielding's Company was sent to Italy, where he saw battle and where he stayed about a year; that a chemist was drafted was a surprise to us. Ren's group was sent to India. Later, he went to China where the Army presented him with the usual medals for work well done. After leaving the army Ren joined the Medical Supply Division of UNRRA, not returning to the States until July of 1948.

Though this takes us far into the future of our story, since I have said this much, perhaps it is just as well to continue and say that Margaretta, Hughes' daughter, also served her country well. In fact, she went overseas earlier than either Ren or Fielding and stayed longer than either of them served with the American Army. She was sent to Australia, New Guinea, and the Philippines with the Red Cross and though the life was exceedingly rugged she excelled in her work. I doubt if any Red Cross worker overseas contributed more than she did, no matter what position he or she held.

To go back to the time of Fielding's birth, Mother was seventy-four years old then. However, she seemed as active as she had ever been. Her vitality was amazing. Some of her friends called it will-power, but it must have been due to healthy glands. She was as alert mentally as a person in the prime of life and showed very few physical disabilities. I remember hearing her complain only of her



Howard Reynolds Ogburn, 1947



Margaretta Metcalf Reynolds, 1946

ALWAYS YOUNG

feet which naturally hurt after hours of garden work. It was fortunate for Father that she kept so well for he did not. I went to see them, taking the new grandchild when he was a few months old and again later when he was nearly three. At the time of the first visit Father was hale and hearty and enjoyed immensely getting acquainted with Fielding. The second visit was made after Father's serious illness. He was too sick to take much interest in his grandchildren. In December of 1920 Father had a stroke which paralyzed his right side. After that he was never the same bouyant person we had known.

Three years earlier Father had been in Virginia at the time of their anniversary and had sent Mother the following thoughtful telegram:

July 28, 1917, Hot Springs, Va.

Mrs. John H. Reynolds,

Rome, Ga.

Forty-four years of wedded bliss is hard to beat.

John H.

It was on Christmas of 1920 that Father received the beautiful Christmas tree bearing messages of good wishes from his friends and business associates. The following January he retired as president of the First National Bank of Rome. He was then seventy-five. Mother nursed him in his illness without sparing herself in any way. She employed nurses for Father but in her anxiety for his recovery she preferred looking after his welfare personally. I am sure she prolonged his life by such devotion. She leaned upon Hughes and Miriam in time of need. Indeed, Hughes, who was then one of the directors of the bank, temporarily took over a good deal of the family business.

Mother's phenomenal strength enabled her to give Father superb physical care for three years and a half. By daily exercise she very nearly succeeded in teaching him to walk again. Had such been possible she could have done it. She engaged readers for several hours a day to keep him in touch with the financial situation and also keep him interested in life. It was due to her ingenuity that an incline was built from Father's room to the outdoors, where he could be rolled out to the garden.

AS I REMEMBER THEM

The family had looked forward to Mother's and Father's Golden Wedding Anniversary which would take place in July of 1923. Their original plans had been for a large reception to honor the occasion. However, Father's invalidism made such plans impractical and the celebration was much curtailed. Instead of invitations the following announcement was sent to friends and relatives:



*Mr. and Mrs. John Hughes Reynolds
have the pleasure of announcing
the fiftieth anniversary of their marriage
Sunday, July 29th*

As I took Ren and Fielding to Rome for the Golden Wedding Anniversary and Raymond Scott brought Reynolds and May from St. Louis, so with John and Margaretta all the grandchildren were present. Father took much pleasure in seeing them. While it had been decided to reserve the day for the family and closest friends, the meaning of "closest friends" was stretched to take in many. All afternoon our Rome friends were coming and going. I give here the announcement of the anniversary which appeared in a Rome paper:

ALWAYS YOUNG

MR. AND MRS. REYNOLDS TO RECEIVE
AT RUBYNJUNE INFORMALLY TODAY

Today, July 29, marks the fiftieth wedding anniversary of Mr. and Mrs. John H. Reynolds and in celebration they will be at home to their friends informally, at Rubynjune.

To say it is a happy occasion is far from expressing the great joy and happiness that pervades the household and is in the hearts and thoughts of hundreds of friends and acquaintances. Mr. and Mrs. Reynolds will have with them the following members of their family circle: Miss' Miriam Reynolds, Mrs. William F. Ogburn, and sons, Howard Reynolds and William Fielding, Miss May Scott, and Reynolds Scott, of St. Louis, Missouri, Mr. and Mrs. Hughes T. Reynolds, and children Margaretta M. and John H. Reynolds III, and Mrs. Nathan Sayre and Mrs. John Armstrong, sisters of Mrs. Reynolds.

Even as early as Friday two days before, telegrams, cards and other expressions of love and congratulations were received by this happy bridal couple of fifty years, and today loving thoughts variously expressed are being received from loved ones who could not be present.

The News Tribune extends greetings and good wishes, with the hundreds here and in the former homes of Mr. and Mrs. Reynolds, for many more happy years together.

Following this announcement and after the anniversary there appeared this account of the occasion in another Rome paper:

WEDDING ANNIVERSARY DINNER
AT HOSPITABLE RUBYNJUNE

All morning, afternoon and evening yesterday, friends of Mr. and Mrs. John H. Reynolds called at Rubynjune to extend felicitations on the fiftieth anniversary of their wedding.

The house was a mass of beautiful flowers ranging

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from rare hot-house blossoms to the simpler but equally beautiful garden flowers. Gold and shades of yellow were the favorite color appropriate for the fiftieth anniversary, i.e., the Golden Wedding.

An important and happy feature of the day was the dinner which assembled besides the immediate family circle Dr. and Mrs. Leyburn, Mrs. Armstrong and Mrs. Sayre, sisters of Mrs. Reynolds.

Hughes Reynolds acted as toastmaster and gave a most touching talk which he brought to conclusion with the appropriate poem "Fifty Years Ago."

Toasts were given at the dinner by Mary Taylor Reynolds, Dr. Leyburn, and Raymond Scott, each one referring to Mother and Father as they had known them. Father's and Mother's health was drunk in grape juice.

Later in the afternoon Father's chair was rolled out on the porch where he and Mother greeted their friends and when it became crowded he was taken to the lawn. Many who could not call sent flowers and messages. Telegrams from out-of-town friends piled up to be read later.

The fiftieth anniversary was a happy one in that it brought so many friends to offer congratulations and good wishes; yet, the shadow of Father's invalidism hung over us too heavily for whole-hearted rejoicing. No amount of determination or human effort could bring back to Mother her life-partner as he had been. Indeed he, I think, suspected the battle was lost. A year later almost to the month Father died of a heart attack.

As Mother recuperated from her years of caring for Father her thoughts turned to other family responsibilities. She wanted to add to the pleasures of her grandchildren if she yet had time. Especially did she hope to have the pleasure of making life happier for May and Reynolds Scott, who had been so tragically deprived of a mother and a home of their own. With disregard of her own desire to live in quiet she planned to have them come to Rome for a visit at Christmas, 1925. At that time she gave May a large party. Under the circumstances of Father's death a year and a half previous, Mother chose to give May's party at a hotel. Later, May made her debut in St. Louis.

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May Reynolds Scott

The summer following May's party in Rome, Mother and Miriam joined me and my family for a trip to Europe. Mother was then eighty years old but she saw more of Europe than I did. She went to all the "At Homes" given by our ambassador while we were in Paris as well as operas, concerts, and theatres. She saw the new and the old as she traveled from city to city. She walked to the top of the long flight of steps to see Mont St. Michel and down again. She throve on it. She was not even hurt by a fall down the five steps of the dark interior of San Sulpice in Paris, though I almost fainted. I never saw her tired but once. Only after she had walked over the cobbled streets of Pompei for

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several hours and turned her ankle did she agree to let us get a chair for her to be carried in. As I watched her unflagging interest and undaunted spirit, I wished I could be like her in her remarkable endurance.



As Mother approached 80

In September, Will and I put Mother and Miriam on the boat at Naples for their return home. Mother had appointments to meet in the fall. Besides, she wished to stop off in New York for more concerts. Mother had a great distaste for the proverbial old lady's corner.

While she was with me in New York before we left for Europe, Mother found many of my friends smoking cigarettes. She objected mildly but when I remonstrated saying if they enjoyed it who should care, she changed her mind.

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Later, on the boat when I smoked she turned to Miriam and said "Why don't you smoke Miriam? You may enjoy it too."

Just before we said good-bye to Mother and Miriam at Naples, we had put the boys in school in Switzerland and set out to see a few sights.



Ren and Fielding at Ecole Nouvelle

We visited Rome, Florence, Venice, Vienna and Berlin. Then we returned to Paris where Will was to write "The Industrial History of Post-War France." At Christmas I picked up the boys at school and met him at Villefranche sur Mer where we planned to spend the holidays. Christmas morning we put on gay paper caps and sat on the balcony off our rooms, looking over the blue Mediterranean while we opened our presents. It was a different kind of Christmas from any we had ever had. Another day we went to Monte Carlo and drove over the hills from where the Mediterranean looked even bluer. It was cold when the sun went down and we stopped at a cafe for hot chocolate and pastries. Never did pastries and chocolate taste so good, as it did after our long sight-seeing trip. The boys returned to school and we to Paris. The following summer Ren and I visited London, Bruges, and Brussels. Ren's French was

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excellent after his winter in a French school and it made travel easier for us.

The Christmas after our return home, we went to Rubynjune to spend it with Mother. She trimmed the outdoor Christmas tree (on the lawn) which had grown larger during five years. Its bright lights made me think of her and Father's lives. Both had been bright and shining. Mother planned an indoor tree too, for Ren and Fielding and John and Margaretta. Fielding had always bought his Christmas trees at the market in New York or Chicago and he was puzzled to see one growing on the lawn. Hearing the plans for an indoor tree, he asked his grandmother if she was going to buy the tree for the house or kill it in the yard--he had noticed the chickens we ate were killed there.

After Christmas, Will and I and Fielding returned to Europe for another nine months, but Ren stayed in New York to continue his work at Lincoln School. I did not see him again until October when we met in Chicago which was to be our new home, but the time seemed longer than nine months--I missed him so much. He spent the entire summer with Mother who took him to the North Carolina mountains for several weeks.

Mother came to see us in Chicago the next June and then she took a cottage for the latter part of the summer at St. Simons Island on the Georgia coast, where we joined her. She had John and Margaretta with her which made the visit ideal for Ren. John and Ren enjoyed fishing and riding, all the children went bathing in the Atlantic every day, and, believe it or not, Mother put on her bathing suit and joined us. Mother was now eighty-three, but she still enjoyed a dip in the ocean. We returned to Rome with Mother and Miriam for a visit before we left for Chicago. Mother looked well and yet I could not see how she could keep up her pace forever. I knew she felt she had no time for fatigue.

May Scott wrote her grandmother she wanted to marry Robert Larmore of St. Louis but her father would not give his consent. Mother investigated Mr. Larmore and decided May's father simply did not want her to marry at all. Mother wrote May that she could have the wedding at

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Mother at 83 having a dip with her grandchildren:
Margo, Fielding, John and Ren

Rubynjune, and the following announcement appeared in several papers:

MISS SCOTT TO WED ROBERT M. LARMORE

Former Rome Girl's Engagement Announced

Rome, Ga.

Mrs. John Hughes Reynolds, Rome, Ga., announces the engagement of her granddaughter, May Reynolds Scott, to Robert McCahon Larmore, St. Louis, the marriage to be solemnized in the early autumn.

Miss Scott is a beautiful brunette and since babyhood has spent many of her summers in Rome with her grandmother. Her mother was May Reynolds, popular throughout this section of Georgia. Her father is Raymond Gilmore Scott, prominent in real estate circles in St. Louis.

Mr. Larmore is a graduate of the University of Missouri. He was a letter man and made the varsity football team. He is a member of the Beta Theta Pi

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fraternity. He is a son of James T. Larmore and the late Mrs. Larmore. He is associated in the manufacturing business with his father in St. Louis.

The wedding will be a quiet one, due to bereavement in the groom's family.

Mrs. Reynolds announced her granddaughter's engagement at a luncheon Saturday at her home.

In July of 1928 the wedding took place in the same room where her mother, May Reynolds, was married just twenty-five years earlier. Miriam was her maid of honor as she had been for her mother. It was a small wedding including only the family and a few friends. Later, Mother visited May and Bob in their home and she felt pleased that she had been able to help bring about this marriage. It was what May's mother would have done.

May and Bob have a beautiful daughter now, Connie Larmore, a charming young lady of seventeen. Connie was Mother's first great-grandchild, but Mother did not see her. She was born the year after Mother died.

In this one summer Mother had made a visit to Chicago, had given a wedding, and had transferred her household for a time to St. Simons Island. The following spring Miriam wrote me Mother was not her usual self. Though they had given several teas during the winter, and Mother had "assisted" at several parties given by her friends, still she did not seem well. I begged for another visit and they came to Chicago in June. When I saw Mother step from the train I knew she was approaching the old age she had so long avoided. I noticed two things; she walked more slowly and her hat was not right. It did not have the usual style. However, there was no sitting in the corner, for there was shopping to do, as she did not come to Chicago often. We went to Marshall Field's. I phoned and had a man meet us at the door with a chair and we shopped for hours stopping for lunch at noon. There was so much there Mother had not seen.

One day we drove to Highland Park for lunch. Mother wanted to see her cousin Parmenas Turnley's house on Lake Michigan. Cousin Parmenas had died several years before and his daughter, Emma, Mother's friend, had

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moved to California. The house where Mother had visited them sixty years earlier on Wabash Avenue, was gone long ago. Mother was much impressed with the entrancing beauty of the lake drive. When she had visited the Turnleys before, there was no Outer Drive and they had driven on Indiana Avenue, well inland, and Wabash Avenue from which Lake Michigan could be seen in the distance. When Miriam and I went out shopping or visiting and left Mother at home, she did hand-work to occupy her time--still active.

Dear little Fielding made his grandmother very happy. He was so thoughtful of her. One night at dinner he said, "I do not see how anyone could have a sweeter grandmother than I have." Mother beamed. So few people make others happy, though it is easily done.



Patricia and Fielding Ogburn leaving Hilton Chapel, 1942

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I wish she could have lived to see the grown-up Fielding and the smart, sweet girl--Patricia Daly--he married. She would have adored their beautiful little son, Willard, who is heir to his parents superior talents.

Mother insisted Miriam get a new car while in Chicago and drive her home in it. She got a fine big Buick and Fielding and I went South with them. Driving down we stopped at St. Louis to see May Scott Larmore and then at Paducah, Kentucky, to rest. The weather was exceedingly warm and Mother became sick at Paducah. Miriam wired for hotel reservations at Monteagle in the mountains of Tennessee and we drove on there, but the mountain air did not help Mother a great deal. We took a cottage for a few weeks and John and Margaretta and Ren joined us there. Later, all of us drove to Rome.

Mother was ill most of that fall. Her doctors, when asked if the extensive automobile driving had hurt her, said if she had not been driving she would have been doing something else equally as strenuous and perhaps not as pleasant.

I went to see Mother four times between August and January. She was very ill at times and better at others. For Christmas she had the tree on the lawn trimmed with lights and insisted upon going out to see how it looked. Who but Mother would have risen from her bed to see a Christmas tree? Miriam bundled her in coats and blankets and the chauffeur carried her out to the car. He slowly drove by the tree twice and when she saw it looked the same as it always had she was satisfied to return to her bed. It was her last Christmas. She died early in January.

Though Mother no longer was there to supervise the trimming of the Christmas tree its shining light continued to spread over Rubynjune's lawn each Christmas for several years to come. As long as Hughes' family lived there the custom was maintained in memory of Father and Mother.

Mother's life had been spent giving pleasure and comfort to others. Of deep sorrow she had her share, but she made great effort not to let it interfere with others' happiness. Newspaper accounts of her life would only repeat what already has been said.

Thus the inspired life of Rubynjune came to a close.

With the passing of Mother, Miriam, who had given her

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such devoted and selfless care, was broken. She was an ill woman when she returned with me to Chicago. Though we gave her every attention possible she recuperated only partly. She made plans to return to her teaching, but her physical condition did not permit it. After a year's illness, she died at Rubynjune, June 30, 1932, having given her life in its maturity to her parents.

The Rome papers paid high tribute to Miriam upon her death. The following, given in part, appeared in the Rome News Tribune:

GIFTED MUSICIAN, PUBLIC
SPIRITED WOMAN DIES AFTER
YEAR OF ILLNESS

Miss Miriam Reynolds, an outstanding musician, a public spirited and cultured woman, died early Thursday at her home, Rubynjune, after an illness of more than a year. Her death was a shock to intimate friends who did not realize she was alarmingly ill.

Through a year of invalidism resulting from a fall, she has ever been interested in friends and family, giving thought and time to their plans, making light of any physical discomfort she suffered.

. . . She was a finished pianist and spent many years in study of voice and piano. She gave untiringly of her energy and influence in promoting the musical life of Rome. She was successful in concert work and was considered an accompanist of rare ability.

She served as president of the Rome Music Lover's Club two terms, and by her executive talent, increased its membership and expanded its scope of work, making Rome a musical center. It was during her first term as president that Rome's first concert series was inaugurated.

Fortunately the doors of Rubynjune were not yet closed. Hughes and Mary with their two children lived there for several years. That John and Margaretta were living in my old home gave me a degree of comfort in my sadness in losing my sister. Though I could not boast of a home in Chicago of equal attractions with Rubynjune, I determined

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John Hughes Reynolds III, 1937

to make my Chicago home a compensatory pleasure for the young people of the family. It has been my pleasure to have had in it for visits from time to time, my successful nephew, John, and for longer stays, our much-loved Margaretta.

In the winter of 1948, more than a hundred years after their births, the Floyd County Historical Society requested from Hughes and me pictures of Father and Mother to hang in their rooms in the Court House. It seems appropriate that two whose lives were closely woven with the life of the community and who worked long and successfully for the building of their city should be honored in its archives. It is pleasant to think of this tribute to Father and Mother by the historians of Rome, and Floyd County.

As the years have come and gone, Father's and Mother's children have followed the pattern of life and have in turn had children and grandchildren. These new-

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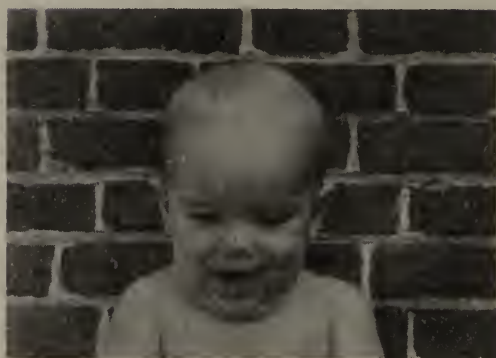
est additions to the line, are, of course, according to life's values "adorable and smart" and so we append their pictures and have a few vacant pages for those which may come in the years and generations to follow.



Connie Larmore at 17
Father's and Mother's first great-grandchild



John Hughes Reynolds IV
Second great-grandchild



Willard Pattison Ogburn, 8 months



Mary Elizabeth Reynolds, born September 1948

William Reynolds
b. 16 in Va.

Isaham Reynolds
b. 1725

William Reynolds

Mary Reynolds Judiah Reynolds Isaham Reynolds William Reynolds Elizabeth Reynolds Hannah Reynolds

b. 1754 d. 1827
m. Ann Hinton
b. 1759 d. 1842

William Reynolds

b. 1780 d. 1828

m. (1) Hannah Barton (2) Sarah Barton White

Isaac Wilson Reynolds Martha Reynolds Henry Reynolds Ann Reynolds William Barton Reynolds

b. 1820 d. 1882

m. Catherine Hughes

b. 1826 d. 1890

Martha Reynolds

b. 1844 d. 1864

m. Peter Smith

b. 1845 d. 1930

Ada, d. infancy

John Hughes Reynolds

b. 1846 d. 1924

m. Mary Ann Turnley

b. 1845 d. 1930

Hughes Turnley Reynolds

b. 1874 d.

m. 1907 Mary Taylor

b. 1881

William Barton Reynolds II

b. 1877 d. 1896

May Reynolds

b. 1882 d. 1906

m. 1903 Raymond Gilmore Scott

John Hughes Reynolds III,
b. 1912 d.
m. (1) Catherine Neal, 1939 m. (2) Elizabeth Smith, 1947
b. 1911 d.

Margaretta Metcalf Reynolds

b. 1914 d.

b. 1917

Mary Elizabeth Reynolds

b. 1948 d.

Reynolds Gilmore Scott,

b. 1905 d.

May Reynolds Scott

b. 1906 d.

m. 1928 Robert T. Larmore

b. 1896

Connie Larmore

b. 1931 d.

Rubyn Reynolds

b. 1885 d.

John Hughes Reynolds, Jr.

b. 1888 d. 1892

m. 1910 William Fielding Ogburn

b. 1886 d.

Howard Reynolds Ogburn

b. 1912 d.

William Fielding Ogburn,

b. 1919 d.

m. 1942 Patricia Frances Daly

b. 1920 d.

Willard Pattison Ogburn

b. 1947 d.

Francis Turnley

John Turnley b. 1660
 Francis Turnley b. 1662
 John Turnley b. 1690 d. 1739
 Francis Turnley b. 1691
 m. 1725
 John Turnley b. 1730 d. 1808
 m. Mary Handy

George Turnley b. 1762 d. 1848
 Elizabeth Turnley b. 1770 d.
 m. 1791 Charlotte Cunnynggham

Matthew Jacob Turnley b. 1805 d. 1889
 m. 1839 Nancy Miriam Isbell b. 1819 d. 1898

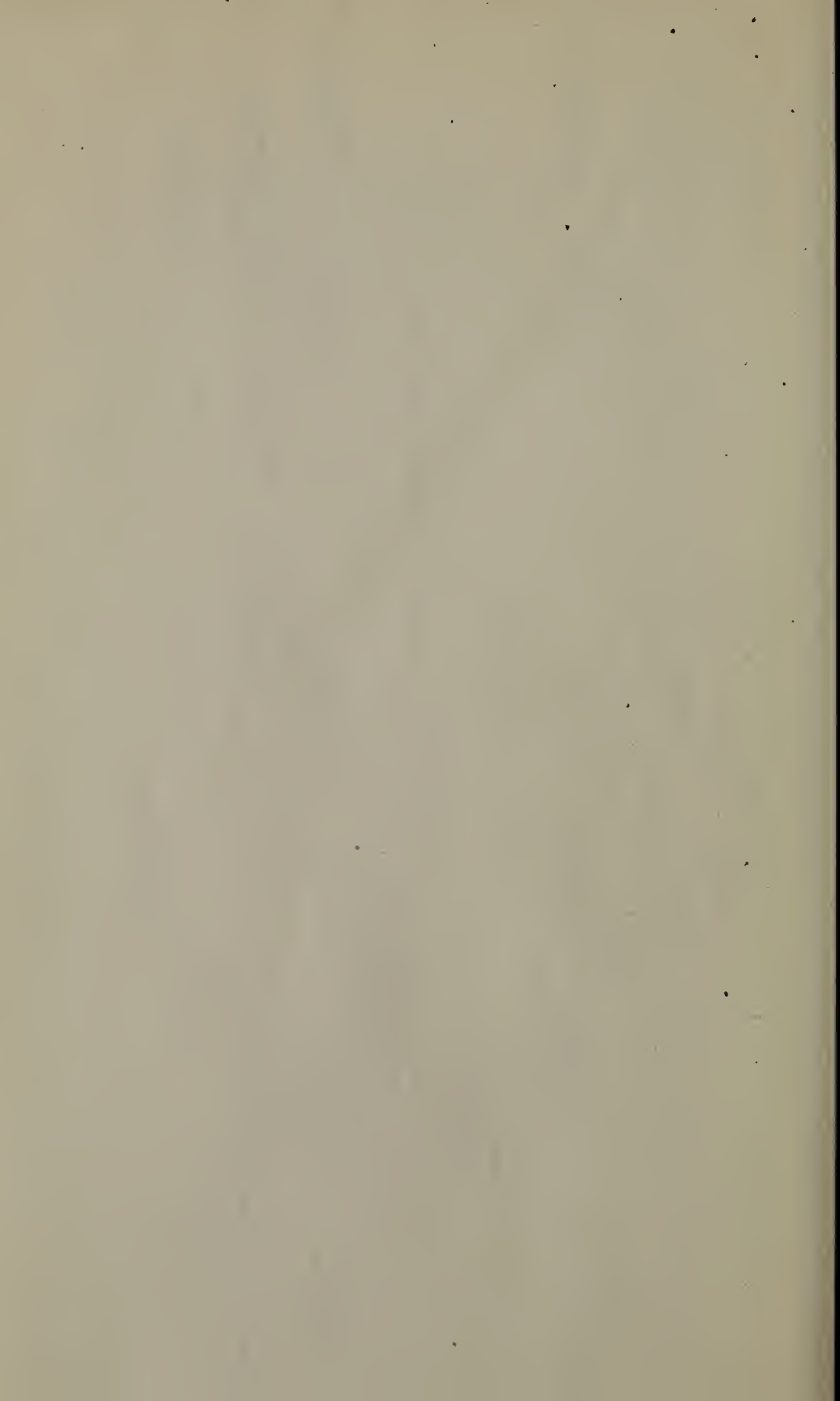
Martha Julia Turnley George Isbell Turnley Mary Ann Turnley James Benjamin Turnley William Franklyn Turnley Thomas Howard Turnley Eppie Reynolds Turnley
 b. 1845 d. 1930
 m. 1873 John Hughes Reynolds b. 1846 d. 1924

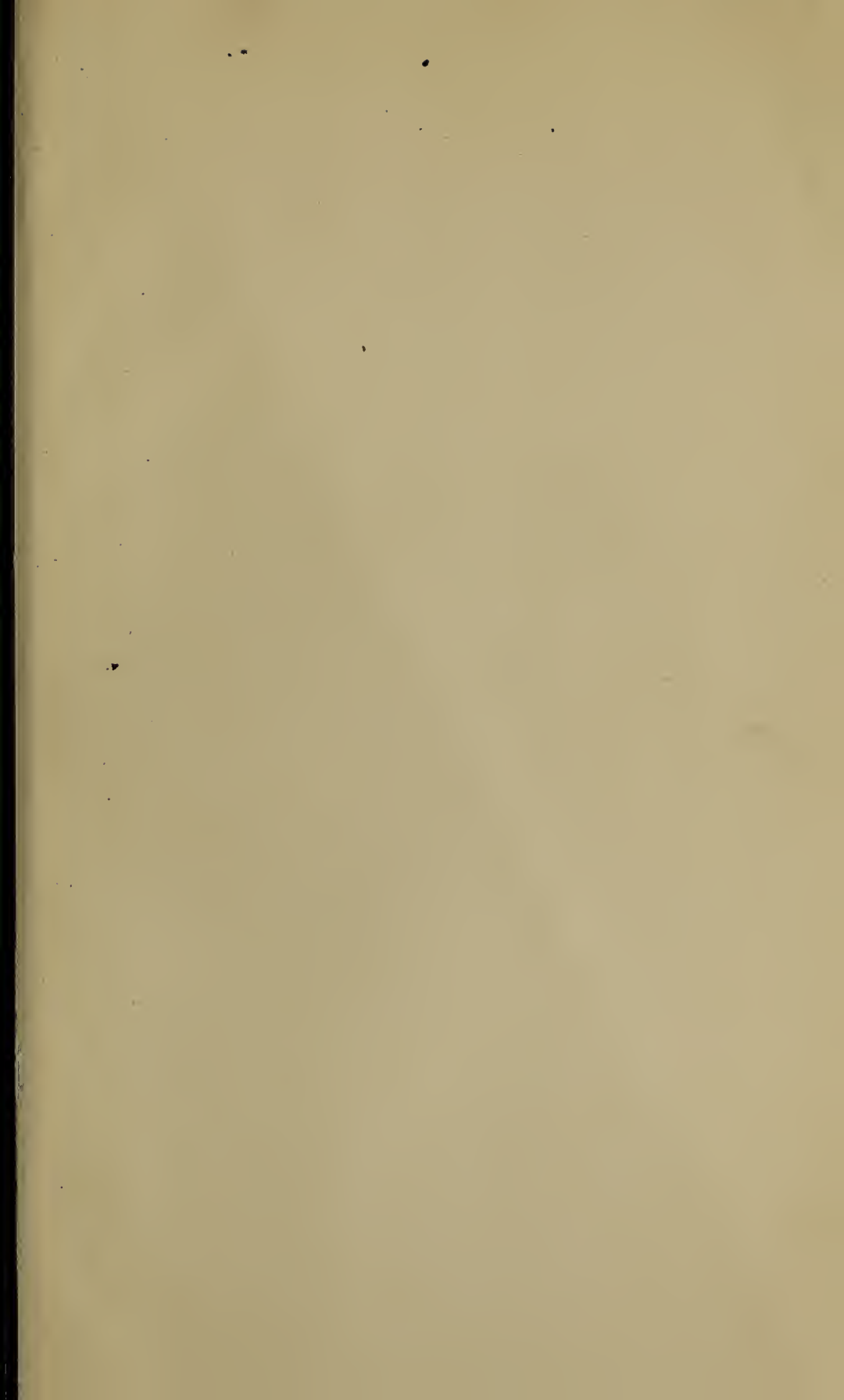
Hughes Turnley Reynolds b. 1874 d.
 m. 1907 Mary Taylor b. 1881 d.
 William Barton Reynolds II b. 1877 d. 1896
 Miriam Reynolds b. 1879 d. 1932
 May Reynolds b. 1882 d. 1906
 m. 1903 Raymond Gilmore Scott
 Reynolds Gilmore Scott, b. 1905 d.
 May Reynolds Scott b. 1906 d.
 m. 1928 Robert M. Larmore b. 1896
 Connie Larmore b. 1931 d.

John Hughes Reynolds III, b. 1912 d.
 m. (1) 1939 Catherine Neal b. 1911 d.
 m. (2) 1947 Elizabeth Smith b. 1917 d.
 John Hughes Reynolds IV b. 1940 d.
 Mary Elizabeth Reynolds b. 1948

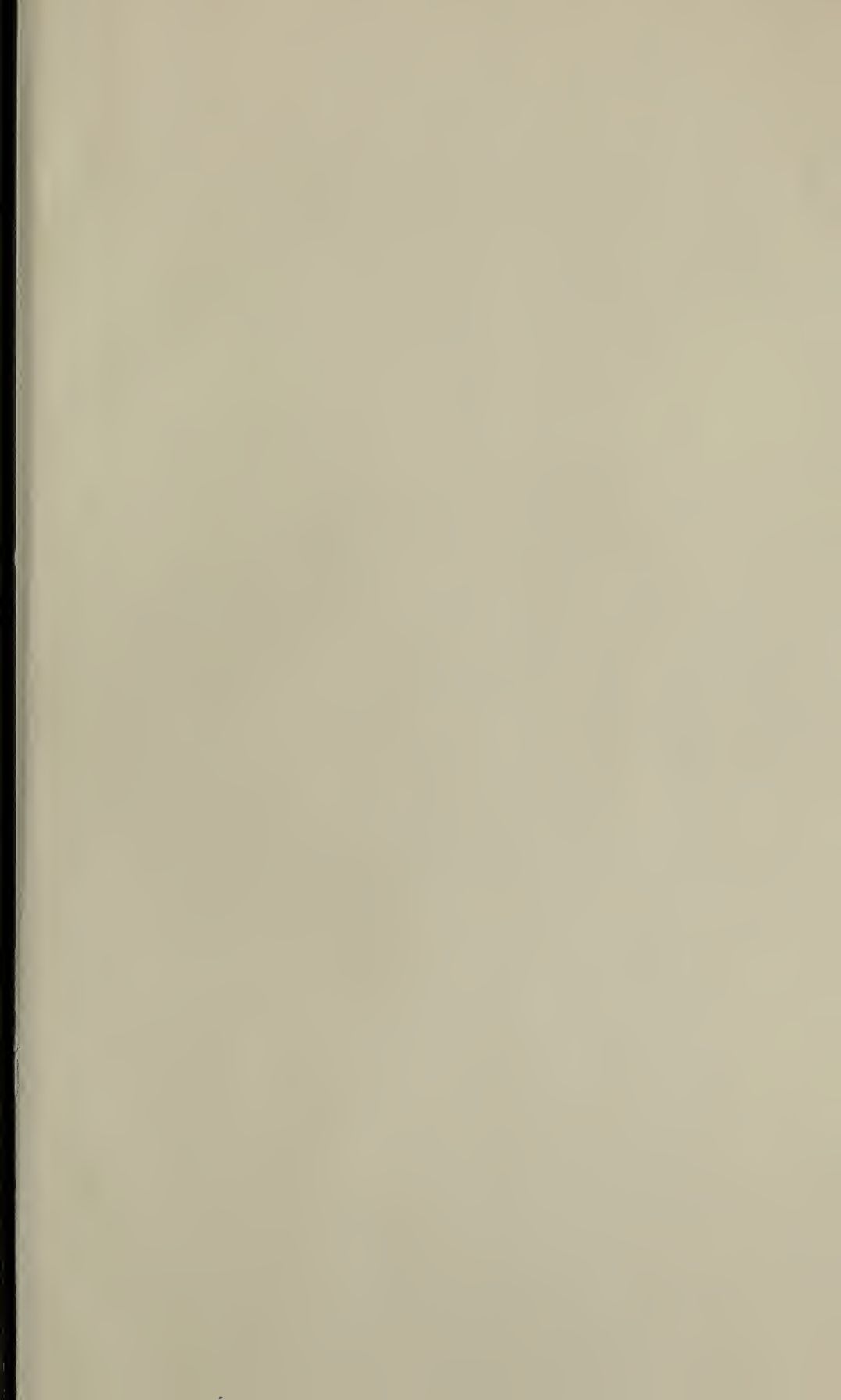
Howard Reynolds Ogburn b. 1912 d.
 m. 1942 Patricia Frances Daly b. 1920 d.
 Willard Pattison Ogburn b. 1947 d.

Rubyn Reynolds b. 1885 d.
 m. 1910 William Fielding Ogburn b. 1886 d.
 John Hughes Reynolds, Jr. b. 1889 d. 1892

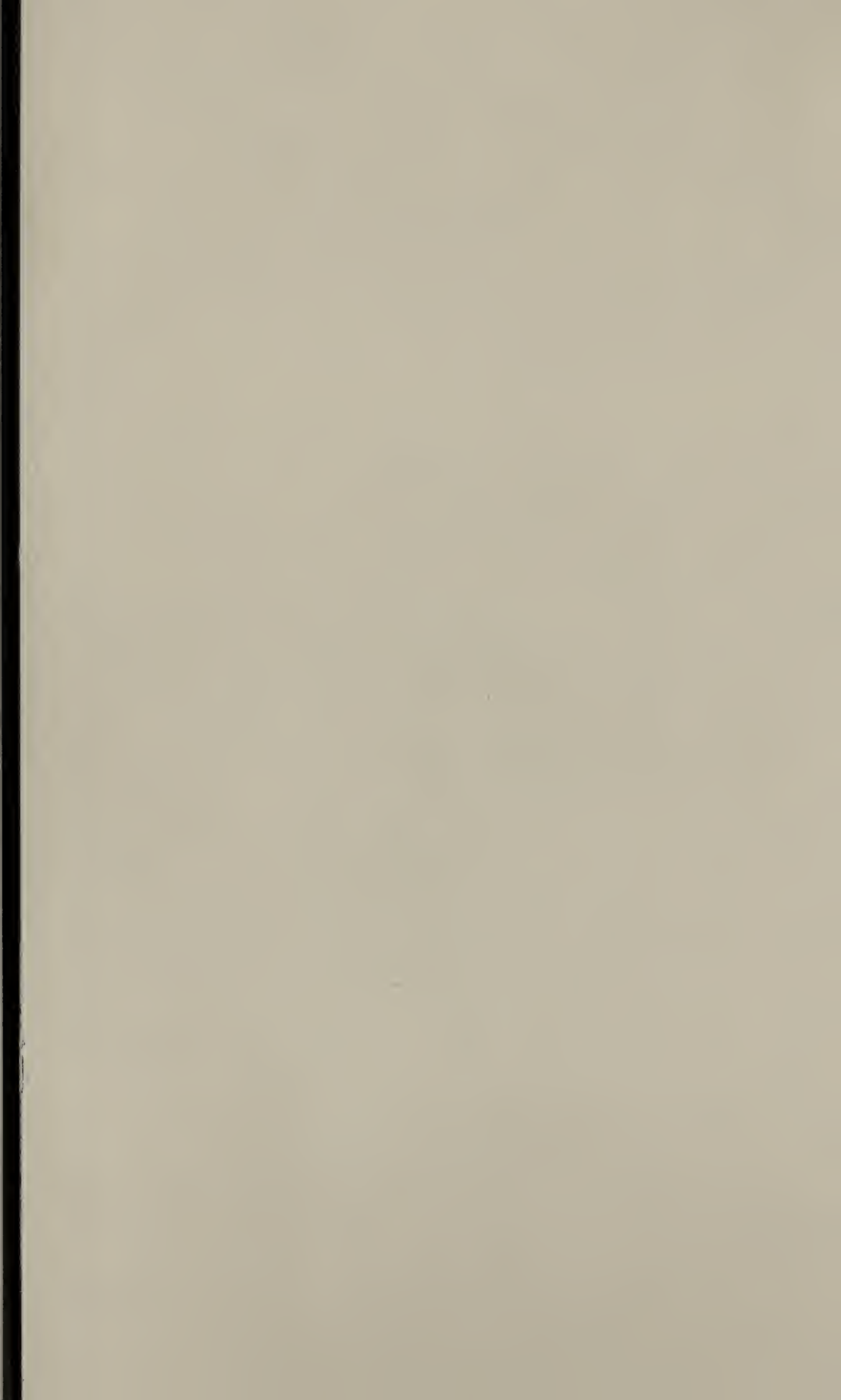


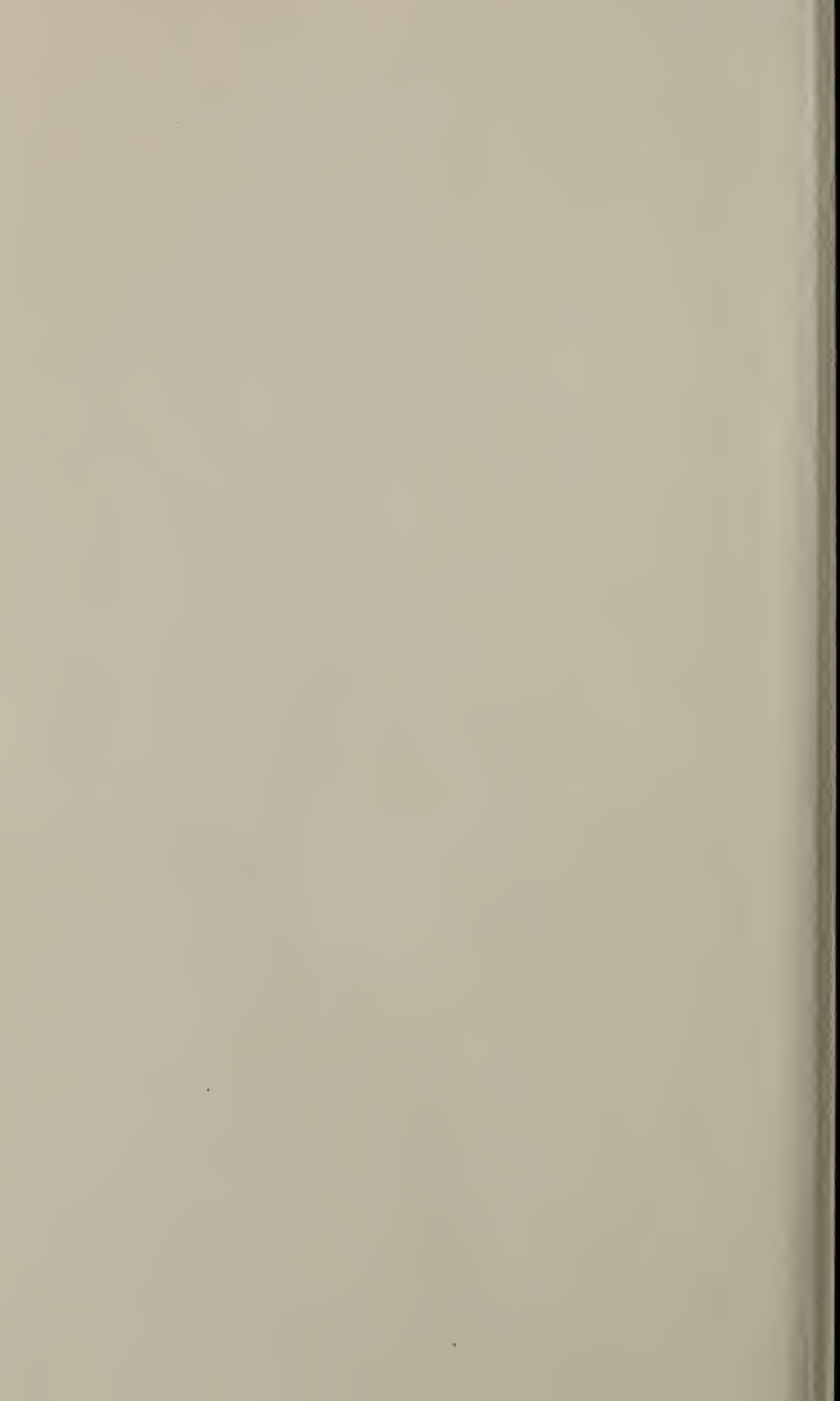


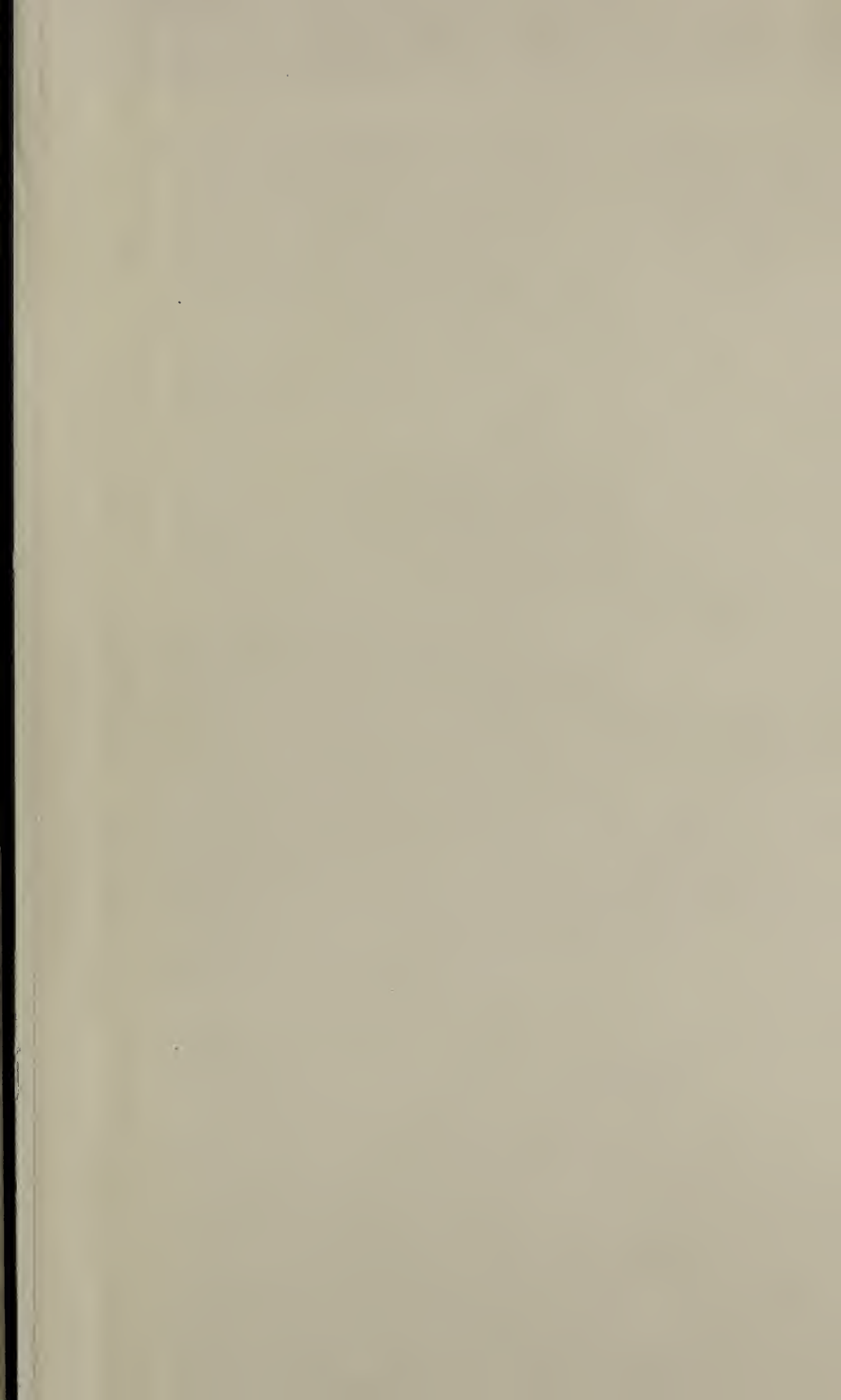














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